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Every Week

3¢

September 18, 1916

Cheers, Idle Cheers

DOES great applause defeat a presidential candidate?

When Colonel Roosevelt made his whirlwind campaign in 1912, he was, as usual, almost mobbed by friends and enthusiasts. They cheered themselves hoarse, and no hall was big enough to hold the crowds. Yet, in the election that followed, he carried but five States. Mr. Taft, then President of the United States,—whose cars always captivates, and who naturally was received everywhere with a tremendous ovation,—pulled through with but two States to his credit. Of course, the split in the party must be taken into account in this connection.

Nevertheless, in national political struggles there is frequently a great discrepancy between the cheering and the final vote. When Colonel Roosevelt's name was placed in nomination at the 1916 Republican Convention in Chicago, there was cheering for forty-two minutes. On the other hand, when the name of Justice Hughes was put before the convention, there was a demonstration of twenty minutes—only half as long as for the Colonel.

Yet, on the first ballot Mr. Hughes received 253½ votes to Roosevelt's lonely 65. T. R. received twice as much applause—but the Justice came through with four times as many votes. On the final ballot, when the Hughes vote mounted close to a thousand, there was a pitiful three for his fighting opponent.

Even in such a notable case as the Democratic Convention in Baltimore, the length of time the candidates were cheered was confusing. Speaker Clark and Governor Wilson on this occasion received about the same amount of applause. It was particularly picturesque because the nominations were made at a night session, which began at eight o'clock and adjourned at six the next morning.

When Clark was nominated a little after midnight, there was more than an hour's demonstration. The Wilson applause, after being under way for sixty minutes,—and in a national convention a minute is sometimes long,—ceased at 3:25 a. m.

However, after sitting through this memorable session, had I been asked to pick the winner from the applause I should most certainly have said Speaker Clark had a walk-away.

On the fourth ballot, when everything pointed to a Clark victory, with the Speaker 556 to Wilson's 350½, pandemonium reigned. I confidently believe that if the session had not adjourned at that time the Baltimore convention would have shown one instance where cheering proved a large factor in a candidate's nomination.

Generally, however, it would appear that popular demonstrations can hardly be depended upon to forecast results. Take, for instance, the ovations accorded to William Jennings Bryan in his three races for the presidency. It is doubtful if a candidate for any party has met with a more picturesque reception than Colonel Bryan, especially the first and second times he ran. Yet William McKinley not only defeated him with apparent ease, but piled up a larger majority the second time than the first.

Of the candidates in the field this year, Allan L. Benson, the Socialist, will probably attract crowds even more demonstrative than those that greet President Wilson or Mr. Hughes. It was so with Eugene V. Debs, who has borne the standard of his party many times than Mr. Bryan. Nevertheless, the Socialist vote—though electing mayors and members of Congress—has never yet carried a State.

An extremely interesting feature of the campaign this year, which promises to be one of the most exciting since Civil War days, is the fact that neither the Republican nor the Democratic candidate is of the "whooper-up" type. Neither is a man who might be calculated to inspire a purely flashy noisy demonstration. Yet this very fact, and the kind of reception they will be accorded throughout the country, may be the greatest aid in popularizing who will win. For certainly, if campaign history repeats itself, the man will not always win who brings forth the greatest amount of applause.

Sending Your Boy to College on $10.50

WHILE calling on one of my customers, who manufactures peanut vending machines, I asked for facts regarding this line of business. I learned that these machines would produce a good profit if they were kept clean and attractive and the nuts in fresh condition.

I bought three of the penny vending machines at $3.50 each, and placed them, on a commission basis of twenty per cent. of the gross sales, in a drug-store, a barber-shop, and a cigar-store.

I am a patron of these three places, and, since they are near my home, I can look after the three machines without taking any time from my business. On the three I clear an average of $1.50 a week. The nuts cost me eight cents a pound, and the machines deliver one pound to every thirty-five pennies placed in them. So, deducting twenty per cent. or seven cents a pound for the storekeeper and eight cents a pound for the nuts, I make a profit of twenty cents on every pound of nuts sold.

With the first clear $1.50 I opened a savings account for my three-months-old son. I call this the peanut account, which is not to be touched until he is ready for college. With this amount and with what he can earn during vacations, I expect him to go through college.

Of course, if one is located where he can place six machines in good places, it would be better to buy three machines, and as soon as they have paid for themselves, to buy three more with the profits.

These machines will hold about five pounds of nuts, and the vending company has letters from owners that are making as high as $3.00 a week from one machine. As my machines are placed in small stores, I believe $1.50 a week for three machines is conservative.

H. L. M., Columbus, O.

We call this our weekly "Idea Worth $1." If you have an idea that will save or make money for the readers of this magazine, there is $10 waiting for you—provided your idea is a real idea and good enough to print.

THE EDITOR.

This Hoary-Headed Falsehood Has Lived Long Enough

THERE are a few hoary-headed falsehoods that have lived too long.

One of them is this:

"Ninety-five per cent. of the men who go into business in this country fail."

I have heard speakers get that off at dinners with ponderous gravity. I have seen it again and again in magazine articles.

Recently a statistician has examined the records of business success and failure in this country, and has proved conclusively that the statement is not true.

Ninety-five per cent. of the men who enter business do not fail; and, of those who do fail, a good many start over again, pay up their debts, and die successful.

We have got in the habit of talking about success as if it were something exceptional.

Success in America is not the exception—it is the rule.

I am continually amazed by the mediocre men—men of one idea, men who bore you to death if you have to talk with them half an hour—who win out.

Five years ago a group of us used to wag our heads sadly about the fate of poor Horton. He was buried alive in a great corporation. To be sure, we didn't think he deserved much of the world; he had no genius, only a dogged sort of loyalty.

The other day I received an engraved notice that Horton had been made general manager of his concern.

I picked up the latest copy of a trade paper yesterday. On the cover was the name of a poor stick I used to know.

We wondered, when he married, how he could ever find a job that would pay him enough to support a wife.

That was six or seven years ago. Yesterday in this trade paper I found a full-length picture of him, seated in his mahogany-trimmed office. He has been made his company's president.

We need to get two things firmly in mind about American business.

First: In a country growing as fast as this, the earning power of money is very great. Your banker will point out to you that if, at twenty-one, you begin saving money regularly, systematically, you will at fifty have as large an income from your savings as you now have from your salary.

In other words, any man in America who will set himself doggedly at it can acquire a competence.

And second: Business in America is expanding so fast that any man who will take the trouble to equip himself, and who will work determinedly, can win a fair measure of success.

"Luck? you ask. Yes.

"I believe there are lucky men," said Charles M. Schwab. "I have made it a rule of my life to surround myself with lucky men; to have no other kind in positions of importance that I control."

But when you come to ask Charles M. Schwab what he means by luck, you will discover from his own career that he means, first, hard work; second, an unshakable conviction that *he deserves to be lucky and is going to be lucky.*

Many men have the work without the conviction.

Get that conviction to-day.

Get it firmly implanted in your mind that in this country a majority of the men your age, who have less brains than you, are going to be successful men at fifty.

If you believe that you are going to be one of that majority, if you save money and work, you will win.

Don't tell me that you won't.

I have never met you; but I have met a good many self-made rich men. And, without knowing you at all, I tell you confidently that you have more brains than some of them have.

Bruce Barton, Editor.

Big news. Two weeks from to-day we begin a new serial by Frederick Orin Bartlett, the author of "The Wall Street Girl." It is called "The Trifler," and is the story of a girl who married a man for convenience.

Vol. 3, No. 12
September 18, 1916

Every Week

$1.00 per Year
5 Cents a Copy

Breaking Loose

By GEORGE WESTON

Illustrations by H. Fisk

I AM about to tell of a crisis that came to a man I know. His name was Paul Manion, and, up to a certain point, you know him as well as I do. However that may be, the crisis that came to my hero is more common than you may think, and more men have either broken their hearts or founded their fortunes upon it than you or I will ever know.

Paul was a good-looking young American, about twenty-five years old, of a type that is often seen in the photographer's show-case—thin, clean-shaved, serious, with the crest of a white handkerchief billowing out of a dark breast-pocket. Like thousands of other young Americans, he had been through high school, but hadn't been able to go to college. At eighteen he had started work, partly to support himself and partly to support his family. Having too much education to learn a trade and not enough to follow a profession, Paul did what practically every one else does in circumstances similar to his. He joined the great army of clerks.

Now, in order to understand more clearly what follows, it is necessary that you should realize what a clerk really is. So let us describe the genus as briefly as possible, and all those who don't agree are hereby invited to write a letter and point out any mistakes.

A clerk, then, is a man who is expected to live and dress "like a gentleman" on wages that a hod-carrier would laugh at. His three R's are Regularity, Respectability, and Repression. He must be pleasant when nothing pleases him, cheerful when nothing cheers him, and have a constant smile on tap when he'd rather use his foot. A clerk's idea of heaven is an independent income of $10 a week and a little farm where he could raise his own vegetables and keep a few chickens. His idea of hades is to lose his job. He has two suits of clothes a year, two clean collars a week, keeps in a closet the silk hat he wore the day he was married, and is always deeply enough in debt so he can easily stay awake from midnight to daybreak whenever the boss has been unusually sharp the day before. His golden hope is that some day he may be taken into the firm.

Such was Paul Manion in the twenty-fifth year of his age—assistant office manager of the Nailor Supply Company; that is to say, he kept the books, attended to the routine correspondence, and wore a neat cuff at the bottom of each of his trouser legs. On the strength of his golden hope he had married a girl with straightforward blue eyes, who could play "The Shower of Stars" in a way to touch your heart. She was a thorough girl, was Margaret, as you will presently see.

PAUL and Margaret lived in the suburbs because of their two children. Little Margaret had just turned three, and on the day when my story opens young Paul was celebrating his second birthday.

"He's going to make a clever man," said Paul, Sr., after the immemorial manner of fathers. "Just look at his forehead! I tell you one thing, Margaret: that boy's going to college when he grows up. I never had the chance myself, but the Little Wonder's going to have it, or somebody's got to tell me the reason why!"

At this a vague look of uncertainty came into Margaret's eyes—a look that had privately appeared there for nearly two years, or ever since Paul had expected another raise and hadn't got it.

"We'll have to save a little money every year," she said, speaking almost under her breath. "If it's only a dollar a week, Paul, it'll amount to a lot by the time he's eighteen."

And now (this being my last remark on the side) I must tell you something, or rather hint at something, which will help to explain the extraordinary part of my story. Following the example of Elizabeth of old, Margaret had prayed for a son before little Paul was born, and had always added as a sort of P. S. to the good Lord who made us all: "And please, please, *please* let him be bright!" Pursuing the same idea, she had confined her reading to the best literature, and her piano-playing to the best music.

Later Paul, Jr., was born; and you can imagine the emotion that swept through Margaret's heart when she learned it was a boy; and you can imagine how she felt when she saw he was one of those solemnly observing babies who seem to be taking notes of everything they see.

"We'll have to save a little every year," she said now, speaking almost under her breath. "If it's only a dollar a week, it'll amount to a lot by the time he's eighteen."

"Hang it all," said Paul, "I ought to be getting a raise. It's three years now since I had the last. Guess I'll have to strike Old Nails for another five."

HE said this in a jaunty manner, as if it would be the simplest thing in the world to march up to E. M. Nailor, Esq., president of the Nailor Supply Company, seize him by his beard, and shake another five dollars a week out of him. But inwardly Paul didn't feel jaunty at all.

For he owed the doctor twenty-seven dollars, and the grocery-man thirty-five, and the coal man forty-two, to say nothing of a cloud of smaller debts which had the habit of haunting his pillow at night like a flock of melancholy crows.

"Yes," he said, affecting such a jaunty smile that it almost made his face ache, "I'll have to strike Old Nails—and strike him good and hard!"

"I would!" cried Margaret heartily.

"I will!" said Paul with a loud noise.

For the moment he performed that interesting psychological feat which is sometimes vulgarly expressed as "kidding himself", but a few minutes later he began to wonder what would happen if Old Nails bounced him instead of giving him a raise.

"All the same," he thought that night, "I've got to get more money somehow, or the Little Wonder won't be able to go to college any more than I could."

SO next morning he dressed and shaved with particular care, meanwhile rehearsing fragmentary phrases with which to open fire on Old Nails. At half past four that afternoon he drew a very long breath and picked up a pile of letters.

Having thus armed himself, he pushed open the little door marked "Private" which led into the president's office.

Ten minutes later he came out, slow-footed, heavy-hearted, the dark flush of defeat on his cheeks, looking like a prisoner who has tried to escape to the green fields beyond, but is sent back to his cell.

"But, Paul," protested Margaret that night, "is it true—what he said?"

"Is what true?" groaned Paul.

"Could he get another man to do your work for twelve dollars a week? When he's paying you twenty?"

"The woods are certainly full of clerks," acknowledged Paul, with groan number two. "Of course he'd have to break a new man in for a few weeks. But, hang it all, that isn't the point, Margaret. Old Nailor's worth half a million if he's worth a cent; and after all these years I've been there—why, Margaret, he isn't human!"

"But, Paul dear, I don't think Mr. Nailor's so much to blame. Do you? Honestly, I don't. Now take me, for instance. No matter how rich we were, I wouldn't give twenty cents a pound for anything I could get for twelve. Would you?"

"Hang it all, Margaret," protested Paul, "you talk as though you were taking his part!"

"It does sound so, doesn't it?" Margaret thoughtfully replied. "But I'm sure I didn't mean to. I was only trying to understand his point of view."

"That's easy! He thinks he's got me: that's his point of view! Remember reading the other night about the old Romans and their galley slaves? Well, that's what it is. He's one of those old Romans, and I'm one of his galley slaves."

"Oh, Paul, no! Listen, dear. If you were really and truly a slave, wouldn't you fight to break loose?"

"You bet your life I would!"

"Of course you would! And that's what you'll have to do, Paul. If you feel you're a slave at Nailor's, you'll have to break loose and get somewhere else."

"Oh, sure!" grind Paul, with a laugh that wasn't infectious. "But if I throw

"'But, Paul, is it true—what he said?' 'Is what true?' groaned Paul."

up my job, how shall we pay the rent next week? Or the groceryman? Or anybody else? Listen. He told me to think it over and let him know if I don't feel perfectly satisfied. Know what that means, don't you, honey? It means the bounce! I can't leave there till I get another job; but how can I get another job as long as I'm there? Just as soon as anybody asked him for a reference, I'd get the bounce so quick it would make your eyes blink! No, sir! I've got nerve enough to do a lot of things, but I haven't got nerve enough to take a chance on being out of work for six months, and seeing you and the kids turned out on the street and starving to death. I haven't nerve enough for that!"

As the old saying goes, "Work is a pleasure, but worry kills." But for the next few weeks Paul proved the first part of the proverb was wrong, even while he was demonstrating that the second part was right.

AND then, one evening when he returned home, he found Margaret attired in her prettiest dress and wearing the unmistakably bright look of one who has good news to tell.

"What do you think?" she began; and, because he could never, never guess, she joyfully added: "The children and I have been invited away for the summer. And oh, Paul, it'll do them so much good!"

Inquiry revealed the fact that the fairy godmother was an aunt of Margaret's who lived in Massachusetts.

"She has the loveliest farm, Paul, and she wants us to go right away and stay till next October."

"Why, great Scott!" cried the astonished Paul. "That means six months."

"Yes! And I've been thinking, Paul. There's no use in paying rent for this big house while the children and I are away. So we might just as well store the furniture, and you can board near the office."

"Well, well, well!" cried Paul. "We'll certainly have to talk this over after supper!"

But, as every married man who reads this story will understand, the matter had been settled from the moment that Margaret had put on her prettiest dress. At the same time, it didn't hurt Paul to talk about it a little; and almost before he knew what he was doing he had fetched a barrel up out of the cellar, and they had started to pack the china.

Oh, a thorough girl was Margaret, as most girls are who go down on their knees to pray; and if you want any further proof of her thoroughness you shall have it in a most unexpected manner just before my story's done.

Meanwhile, the landlord was notified, the furniture was moved into a neighbor's empty barn, and on Saturday afternoon Margaret and the children kissed Paul good-by and started off for Massachusetts.

"You needn't be frightened now!" Margaret whispered in Paul's ear. "Break loose and win!"—and sealed her words with a kiss on the ear.

The train pulled out, and Paul stared after it.

"By jingo, she's right!" he exclaimed at last. "I wonder if she's going to her aunt's just to give *me* a chance? By jingo, she's right!" he exclaimed again. "If I don't break loose now, I never shall —never! It's certainly up to me!"

He strode up and down the station platform, waiting for a train to take him to the city, keen-faced, reflective, thinking those thoughts which every clerk knows well. "If I only had a trade I could start a little business somewhere, but—Lord!—the only thing I know is office work, and there's nothing in office work. My job at the office is nothing better than a bad habit, and I've got to break myself of that—or it's going to break me!"

Keen-faced, thoughtful, and most desperately in earnest, Paul reached the city.

"I'll get a furnished room somewhere," he thought, "and make that my headquarters. There used to be a lot of places up in the Fifties."

Accordingly he took a car, and twenty minutes later he was walking along West Fifty-fourth Street, looking for those little paper signs over the doorbells. He hadn't gone far when his eyes fell upon a larger sign hanging on the doorway of a garage. "Car Washer Wanted," was the legend.

"'Quick on the jump!'" muttered Paul. "And I could always leave it when I find something better. One thing sure: I'm through with old Nailor, and I've got to make something to pay my board till I find a good opening somewhere else."

At this he resolutely shook himself free from the restraining hands of pride and marched boldly into the garage.

"Had any experience?" asked the manager, looking doubtfully at Paul's clothes.

"Just try me on one car," suggested Paul. "It won't cost you anything. Then you can hire me or fire me, to suit yourself."

"Good boy," said the manager, with an approving nod. "There's a car on the washing floor now. Go to it, and let me know when it's done."

NOW, there's no great trick in washing a car, particularly when a man is clean by nature and has often helped his wife to wash the dishes, and especially when he has a hose and a sponge and more waste and soft cloths than he knows what to do with. So half an hour later Paul was duly engaged as car washer at the Imperial Service Station. His hours were to be from eight to six, and his wages—no longer salary, but wages—ten dollars a week. Paul worked the rest of that afternoon, and more than once he found himself smiling at a cheerful young mechanic who was making adjustments on cars that didn't have to be taken to the workshop.

"Say," said the latter once, "you ought to wear a pair of rubber sleeves on that job. Foxy left his hanging in the corner."

"Thanks," said Paul, and he donned Foxy's rubber sleeves forthwith. "You know where I can get a room around here?" he asked.

"Sure," said the cheerful young mechanic. "I eat my prunes next door but one. Six a week, and all you can eat. Say, what's your name?"

"Paul Manion; what's yours?"

"Jimmy Britt—hard to hit—that's me."

At this the young men grinned at each other like two boys in their teens.

"All right, Jimmy Britt—hard to hit," said Paul, swabbing away at his car. "I'm Paul Manion—good companion; and I'll take a look at your boarding-house as soon as the whistle blows."

On figuring it over, he decided to board instead of hiring a room and eating out.

"The only way you can beat the furnished room game is to starve to death," said Jimmy. "Say, ask her to give you the other bed in my room, will you? There's a fellow there now who snores like a pipe-organ. She can shift him to somebody else who's studying music."

So, before dark, it happened that Paul had found three things he hadn't known that morning: a new job, a new place to live, and a new friend.

"And now," thought Paul, "I must keep my eyes open and be quick on the jump. Then I'll find something better, just the same as I found this."

FOR three weeks Paul washed cars at the Imperial Service Station, and every time he cleaned one he learned a bit more about it. He got a list of spares from the office; and when he had exhausted that he bought a second-hand edition of "Homan's Self-Propelled Vehicles," and began to learn the whys and the wherefores. At odd times he ran upstairs and watched the mechanics doing repair work; and one day, greatly daring, he climbed into a machine he had just cleaned, started it, and ran it slowly off the washing floor. From that it was only a step to when he was driving machines into the street and lining them up against the curb; and after that, of course, it was no time at all before he was running them around the block.

One day he was polishing the nickel-work on a car, when the manager came out of his office and called him by a name to which Paul was rapidly growing accustomed—to wit: "Hey, you!"

"Hey, you!" said the manager. "I've got a hurry call and all the boys are out. You can drive a car, can't you?"

"Yes, sir!" said Paul.

"Come to the office, then. I'll find you a cap and a coat."

For two hours that afternoon, Paul conscientiously tooled two old ladies around Central Park and up to Grant's Tomb, driving with such great care that they fell violently in love with his caution.

"Those old ladies want you again," said the manager next day. "You'd better get a license, and I'll hire somebody else to wash the cars. You certainly made a hit yesterday."

"I guess it was because I went slow," thought Paul. "If I was an old lady with a lot of money, I'd want to travel slow, too. It's only human. I'm beginning to see that whenever I get down to something human I'm pretty sure to be right."

So Paul, beginning to get in touch with human nature for the first time in his life, started to figure what he would like if he were a passenger and some one else were the chauffeur. As a result he bought the nattiest motoring togs on Broadway, kept his car shining like a piece of jewelry, drove elderly passengers with decorum, and whisked dashing young couples over the road at intoxicating speeds. And whenever he wasn't out on the road or polishing his car, Paul Manion was in the repair shop, preparing himself for the next jump he had in mind.

One day, when taking out his two old ladies to Grant's Tomb, it suddenly occurred to him that he had seen that interesting mausoleum quite enough for the present. "I'll be doing this for the next ten years if I don't look out," he thought. "It's time to jump again!"

Accordingly, upon his return to the Service Station, Paul spent the better part of an hour in putting a perfect polish on his car, and then he slowly drove around to the front office, as the Broadway sales-room of the Imperial Car Company was called. He knew that Mr. Martin was the big boss of the New York office, and Paul went straight to him.

"Mr. Martin," he said, "I started in your garage washing cars. Then I became chauffeur, and have helped on repairs. I know the Imperial car almost as well as I know the alphabet, and I'd like to have a job as demonstrator. It isn't more money I'm after," he quickly added. "I only want a chance to get on. I'll work a week for nothing if you like, and then you can keep me here or send me back to the Service Station—as you think best."

Mr. Martin looked him over keenly.

"Know the car pretty well, do you?"

"Yes, sir."

"Mmm. Let's see. One of our customers has just brought his car around here because the gear-lever is sticking all the time. Oh, Mr. Wisner!"

A disgusted-looking man approached from the other end of the room.

"Let's go out and look at your car. Perhaps this young man can put you right."

As a matter of fact, Paul could have put him right without moving from the office; for in his experience sticking gear-levers were always caused by the same trouble. Without a word, Paul unscrewed a grease-cup in the floor-board.

"A most natural thing to forget, Mr. Wisner," he said. "You see? No grease here. If you'll jump in the car with me, we'll run around to the Service Station and I'll fill your cup."

"Very good!" cried Mr. Martin heartily. "And when you're through with that, young man, come back to the office."

"Getting there with both feet," wrote Paul to Margaret that night. "Tell the Little Wonder he's going to college when he grows up, and with heaps of love—"

IT was the custom in the Imperial office to have one of the salesmen go out with a prospective customer whenever a demonstration was made. But sometimes—when all the salesmen were out, for instance, or the prospective customer didn't look sufficiently promising—the demonstrator was placed in sole charge.

"When I get a chance like that," thought Paul, "I've got to be ready for it."

Now, one of the first things that Paul did after getting his job as a demonstrator was to explore the streets in the neighborhood of the Imperial sales-room, making careful note of those thoroughfares where the asphalt was in a particularly good condition.

"No use bumping 'em," he thought. "It's the first and last impressions that count; and it's only human."

So, early the next week, on an afternoon when all the salesmen were busy and Paul took out his first prospects by himself, he turned and twisted around the streets in a truly wonderful manner. "You see what a flexible car it is?" he smiled over his shoulder. "See how easily she threads in and out and round the corners?"

"It certainly rides easy," said the prospective customer. "Does it have regular springs?"

"If that isn't the greatest compliment I've heard yet!" said Paul. "Yes, sir; it's a stock car in every detail!"

"For two hours that afternoon, Paul conscientiously tooled two old ladies around Central Park and Grant's Tomb."

"'Madam,' said Paul, with as much dignity as he could find in the circumstances, 'do you know whom you are hugging in this public manner?'"

Held up by the traffic, he turned and smiled at the middle-aged man and his wife who had evidently worked hard and who were just as evidently buying their first car. "Like Margaret and I might be doing in another twenty years," thought Paul. "I wonder how I can be human with them? If that was Margaret, I wonder what would tickle her more than anything else?"

He thought quickly.

"I'm going to take you down Fifth Avenue," he said. "If madam has any shopping that wouldn't take long, I can stop at one of the stores a few minutes."

"I do need a pair of gloves," hesitated the woman, "Do you think you could stop at Bolberg's?"

When they drew up at the glove shop, Paul noticed how proudly his passengers stepped out and crossed the sidewalk.

"Everybody's human, if we only know how to get at them," he thought.

However that may be, Paul's first prospects ordered a car, and before the month was over he had sold two more.

"Son," said Mr. Martin, hiding his natural shrewdness behind his naturally paternal manner, "it seems to me we're going to raise your wages five dollars a week. When a man gives satisfaction here, I like him to know it."

"Quick on the jump—quick on the jump," thought Paul, and aloud he said: "Thanks, Mr. Martin, but I've got a better scheme than that—better for you and better for me. I want a job as salesman."

"We have salesmen enough," objected the other, slightly frowning. "I only offer you the raise because good demonstrators happen to be scarce."

"So do good salesmen," said Paul, searching his wits for something to clear the frown from Mr. Martin's face. "And so do good bosses, too," he smilingly added. "That's why I'd rather work for you than any one else I know."

Mr. Martin smiled at that, and Paul earnestly continued:

"Now listen, Mr. Martin. You know we have an awful lot of people who come in here and go away without buying a car. Well, they're the ones I want to handle. Give me a job as salesman—on a commission basis—and then turn all the hard nuts over to me. After everybody else has given them up, let me have a try!"

Mr. Martin looked at his watch.

"I'm going to Detroit on the four o'clock train and can't talk any more now. I shall be back on Saturday. Do you think that will give you time to show results?"

"Plenty!" cried Paul. "But first I want an order on the Service Station to rig up a working model to show to my customers. I know exactly what I want, and it won't take you a minute to write the order. And then, if you'll tell Mr. Gunter to turn all the hard nuts over to me—"

MR. GUNTER was the head salesman of the Imperial Company—a handsome, striking figure with a drooping mustache, who looked like a matinée idol and was sometimes called the Great Gunter because of the volume of his sales.

"Mr. Gunter," said Mr. Martin, calling him in, "this young man has an idea he can sell cars. I think we may as well humor him a little and see if he can get results. So, until further notice, whenever you have a prospect who is walking out cold, I want you to introduce him to our young friend here. Please instruct the other salesmen accordingly."

"And this young man will do the rest?" asked the Great Gunter, with a patronizing smile behind his drooping mustache.

"You'll soon see," said Paul, his color rising a little.

His first chance came the next morning. Mr. Gunter had been working on a prospect for more than half an hour—a hard-faced business man who talked in grunts and showed as much enthusiasm as a paving block on a wet, wintry day.

"Before you go," said Mr. Gunter, when this difficult customer began edging toward the door, "I want to introduce you to our Mr. Manion. You'll enjoy him immensely. We all do. Oh, Mr. Manion, this is Mr. Barker. Don't you want to see if you can interest him in the Imperial car?"

Whereupon the Great Gunter retired.

Meanwhile Paul was shaking hands with the chilly Mr. Barker.

"I've got something to show you over at the Service Station," he whispered. "It won't take a minute, and it's well worth seeing."

They left the sales-room together, and nearly an hour later Paul came back alone, hoarse and unhappy.

"Sell him?" asked Gunter.

"No, sir," said Paul, and again he colored a little. "He was too much for me."

At this the Great Gunter and the other salesmen laughed with rare delight.

"My boy," said Mr. Gunter, stroking his drooping mustache, "when you've lived a little longer you'll know a little more."

Whereat the other salesmen laughed again, and became quite eager to find other hard nuts for Paul to crack.

"Never mind," thought the latter, when he had sneaked off. "I got a lot of practice out of that old bird, and I can't expect to sell a car to every man I tackle. If I sell only one a week it's twenty-five dollars for little Paul, and that's more money than I've ever made yet."

In his second attempt he was equally unsuccessful. But when Paul piloted his third party around to the Service Station—a middle-aged man with a high forehead—he probably had a premonition of victory. In any event, he made his demonstration with such enthusiasm that in less than fifteen minutes he was back at the sales-room, and the order was grudgingly O. K.'d by Mr. Gunter.

AT the end of the week Paul had sold four machines. The Great Gunter himself, suffering from an off week, had sold only six.

Mr. Martin returned from Detroit on Saturday morning, and Mr. Gunter followed him into his private office. When the head salesman came out, Mr. Martin sent for Paul.

"Well, son," he began, "what have you done for yourself this week?"

"Sold four machines!"

"M-m-m. Maybe so. Mr. Gunter claims commission on one of those sales. He says the man would have come back anyhow."

"No, sir!" exclaimed Paul. "He was going out cold. Any of the salesmen will tell you! Why, Mr. Gunter only introduced him to me as a sort of joke."

"We'll forget that," said Mr. Martin. "I want to see this model that you've got at the Service Station."

Paul jumped for his hat, and a few minutes later he was showing his demonstrating car to Mr. Martin. The top of the engine had been removed, showing the pistons and the valves. The front of the crank-shaft was coupled to an electric motor, and when Paul threw the switch the crank-shaft turned, the pistons rose and fell, the valves opened and shut, and the engine went through its regular performance in full view. But the crowning point of the demonstration was the arrangement of the spark-plugs. These had been mounted in place with wire, and, when the engine turned, fat sparks jumped over the ends of the plugs, adding fireworks to the movements of the engine.

"Great work!" exclaimed Mr. Martin. "How did you get the idea?"

"Trying to think of something human," said Paul. "What I mean is this," he hastily added. "I've often noticed how men like to watch machinery going round—it's human nature, I suppose, or they wouldn't all be that way. And, because this was a new idea, it took hold good and hard. Then, you see, I have the back wheels jacked up. If a man comes in with his wife, I'm nearly sure to get them. I let him spin the back wheels with his hands, and then I put the lady in the seat and show her how to step on the brake. Then I let her husband try to turn the back wheels while she applies the brakes.

"It tickles 'em both, somehow—a sort of tug of war, I guess. And after they've tried that a few times, and have had another look at the engine, and seen the sparks, and listened to my demonstration—why, Mr. Martin, it's just as easy!"

"A great idea!" repeated Mr. Martin thoughtfully. "I'm going to take this model and put it in the Broadway window."

"I don't know what Mr. Gunter will think about it," smiled Paul. "He calls it a baby trick, and—"

"Son, don't you worry about Mr. Gunter. I'm afraid he's going to leave us after I've had another talk with him. Look here. How'd you like to have his job? Try it for a month, and then, if you make good—well, there you are: five thousand a year and commissions. Do you think you can hold it down?"

Paul silently shook hands—silently because he couldn't trust himself to speak just then. But when he had swallowed hard a few times he said: "I'll go right down and find a machinist. I'd like to get this car moved over as soon as I can, because I want to run up to Massachusetts over Sunday."

NEXT morning at half past nine, Paul got off the train at East Hampton and inquired the way to Mrs. Spencer's. As he drew near, he saw his two children playing in the grass at the back of the house. He called them, and they ran up the pleasant road to meet him, crying shrilly with excitement. Margaret looked out of the back door to see what they were shouting about, and the next moment she too had joined the charge, her arms twined around his neck.

"Madam," said Paul, speaking with as much dignity as he could find in the circumstances, "do you know whom you are hugging in this public manner?"

"Why, no," she cried, laughing and crying together. "I always run out this way when I see a strange man!"

"Madam," said Paul, "you are hugging the future sales manager of the Imperial Car Company. And if his income isn't fifteen thousand dollars next year, I shall divorce you and marry an older and uglier woman!"

"Oh, Paul!" she gasped. "Is it true?"

"Sure," he said. "The Little Wonder's going to college, after all. But let's go in. I've got a present for you in my valise. How's your aunt?"

"Oh, Paul!" gasped Margaret, again. "I—I never thought you'd come—this way. I—I—Mrs. Spencer isn't my aunt," she desperately added. "I—I'm working here."

This time it was Paul's turn to gasp. "Working here?"

"Don't—don't be angry, Paul. But when I saw how fast you were tied, I advertised in the paper—and I'm working here for my board and the children's—so you could have a real chance—to break loose—"

THAT night, after the children had gone to bed, Paul and Margaret strolled along the pleasant road in the moonlight.

"Paul—you aren't angry at me?" she whispered.

Even in the moonlight she saw the tears in his eyes—saw them and understood.

"Oh, Paul, Paul!" she breathed. "If you only knew how proud and happy I feel!"

Millions of women have been made widows by the war, many of them in the first days of their marriage; millions of others, who could have expected marriage in normal times, have lost their future husbands on the battlefields. Will these turn to America? Will we be flooded with immigrants after the war?

Photograph by Brown Brothers.

Shall We be Flooded with Immigrants?

By BURTON J. HENDRICK

HOW will the European War affect immigration to the United States? Will the disbanded soldiers return peacefully to their former vocations, or will thousands of them seek new fortunes in the United States? Will all of them start to rebuild their ruined homes, or will a large proportion prefer to establish new domestic establishments in a new country? Thousands of women have lost their husbands, and thousands of young men and women their fathers. Are they not likely to turn from the scene of their miseries and begin life anew with us? Should the war end at the present moment, the combatant nations have already piled up indebtedness that will mean annual interest charges of at least $2,000,000,000. The hard-earned money of the working classes must pay this enormous tribute, which means taxation on a scale that the world has not hitherto known. There is only one way the harassed workingmen can escape this frightful burden; that is, by settling in the United States. Is it not likely that many millions will seize this opportunity?

The extent to which the war will accelerate immigration depends entirely upon the effect that it produces in Europe. Students generally agree that the greatest stimulus to immigration is economic.

Religious and political persecutions have done their part in sending alien peoples to these shores. The coming of the Puritans and the exodus to America of Germans from the devastated Palatinate in the eighteenth century are cases in point. Political considerations played a large part in sending multitudes of South Germans to the United States in the '40's and '50's of the nineteenth century. Religious persecution explains, to a great extent, the more recent influx of Russian and Rumanian Jews.

Even in these cases, however, economic motives have so mingled with the others that we can not exclusively assign religion and politics as the impelling causes. In Russia religious intolerance has found its expression in economic persecution; consequently the average Jew comes here, not primarily to worship God in ways of his own, but to find work.

Depends on Our Prosperity

NO; a glance at immigration figures makes one point clear. A period of distress in Europe, and a corresponding period of prosperity in the United States, mean a large influx to these shores. A statistician's "curve," showing these economic facts, will correspond identically with the "curve" of immigration through a hundred years. Our greatest period of prosperity comprises the fifteen years from 1900 to 1915. Likewise our greatest period of immigration is found in that same era. The year 1907 brought more immigrants than any other in our history; but there was a great drop in 1908, the reasons being the financial panic of 1907 and the depression that followed.

To decide, therefore, how the war will affect immigration, we must first answer two questions: How will it affect economic conditions in this country? We shall get some light upon the problem by studying the effects of other great war periods. Only twice in the nineteenth century did Europe undergo experiences comparable to the present cataclysm.

The Napoleonic Wars, extending from 1797 to 1815, essentially duplicated the present European situation. The period from 1864 to 1870, though not so conclusive as that in which we are now living, was a time of great wars. In that period Germany fought the three great campaigns—that against Denmark in 1864, that against Austria in 1866, and that against France in 1870—that made her an empire. What then were the reactions of these two struggles, so far as peopling the United States is concerned?

The Napoleonic Wars, while they were being fought, were a time of prosperity for England. Her position then was not unlike ours at the present time. As England was not invaded, English agriculture largely fed the European armies; Trafalgar gave her the mastery of the seas and established her as the great carrying nation. As industrial enterprise could not thrive on the devastated Continent,—any more than it can thrive in Poland today,—England secured her position as the world's greatest workshop.

This Napoleonic prosperity blinded the eyes of politicians and people. Every one thought that it was permanent; that the cessation of war, far from stemming it, would make the nation even more prosperous. In the last two or three years of the war "Peace and Plenty" became the great popular "slogan."

The period that followed Waterloo, however, gave Englishmen a rude awakening. It ushered in one of the greatest industrial and social crises in English history. The Continent began cultivating its own acres and feeding itself. Thousands of agricultural laborers, who had been fighting in the war, returned to their peaceful employments. Shipping in the United States grew at such a rapid pace that the old-time colonies proved a close second as a carrying nation, and even threatened to displace the old country. Continental manufacturing plants began producing the things that, in wartime, they had been obliged to buy from England.

This great falling off in agriculture and industry, combined with the huge war debt, immediately plunged the United Kingdom into great industrial distress. There was a lessened demand for labor, and prices everywhere fell. The Irish members could not come to Parliament in 1816 because their pecuniary embarrassments were so great. Farms all over England and Ireland suddenly fell out of cultivation; tenants would not till the soil rent-free. "The number of bankruptcies," said Lord Brougham in Parliament in 1816, "is daily increasing; the home trade is at a standstill; the landlord receives no rent; the tenant can sell no corn."

The rich gave up their luxuries, while the poor had difficulty in saving themselves from starvation. "The distress in Yorkshire," wrote one observer, "was unprecedented; there was total stagnation in what little trade they had." In Birmingham, whose population then was 80,000, more than 30,000 were receiving poor relief.

Distress of England's Poor After Napoleonic Wars

IN the next five years Cobbett's armies paraded from one end of England to the other. Riots, on a large scale, terrorized the people nearly every day. Mobs gathered at the docks and forcibly prevented the exportation of potatoes; they broke into baker and butcher shops and appropriated the food; they burned down the houses of the gentry and stoned the Prince Regent in the streets of London. Hayricks, farm-houses, barns, and business premises were burning all over England.

There were even organized attempts made at rebellion. In many places troops were called out to quell the rioters. "Death now would be a relief to millions," was the general cry. Starvation actually prevailed in certain districts, and peasants considered themselves fortunate who could get cabbage stalks as food. English statesmen feared a general insurrection and a wholesale plundering of property. English mines closed down, blast furnaces were cold, factories were going to ruin, while workmen were parading the streets wrapped in blankets, demanding free distribution of food, and vowing vengeance upon the upper classes and Parliament. In 1817 the habeas corpus act was suspended.

For twenty-five years succeeding the war, England now and then had a spurt of prosperity; in the main, however, these disturbed conditions prevailed until the repeal of the corn laws and the rise of modern English industrialism. Students of American immigration always note one fact. Until the years 1816 and 1817, the figures show, almost no aliens arrived in this country. For the first thirty years of our national life our population grew rapidly; but it was the high birth rate of the native born, not immigration, that increased it. Wars always stop the inflow, as the falling off in immigration this year shows, and the long period of the Napoleonic Wars checked any tendency Europeans might have felt to migrate.

Here, as in Europe, hard times followed that conflict, but they were not so distressing as in Europe, and were quickly forgotten in the great sweep of our population to the West, in the tremendous activity in canal and railroad building, and in the development of manufactures and the American mercantile marine. Almost immediately after Waterloo, therefore, the westward movement of population began.

"Two things, great things," wrote Carlyle, "dwell, for the last ten years, in all thinking heads in England, and are hovering, of late, even on the tongues of not a few. Universal education is the first great thing we mean; general immigration is the second."

"The distress which followed the pacification of Europe," says MacMaster, "the disbanding of the armies and the navies, the enormous war taxes, and the general depression of trade and agriculture, sent the middle classes of England, Ireland, and Germany to our shores by the thousands."

Meetings were held in British towns to facilitate the migration of the suffering masses to America. The press demanded parliamentary action to stop the "ruinous drain of the most useful part of the United Kingdom." All kinds of falsehoods were spread, in the hope of checking the movement.

The onslaughts of English writers on America, which filled the newspapers and the magazines, even those like the *Edinburgh Review*, and finally culminated in such works as those of Mrs. Trollope and Dickens, had their original inspiration in an attempt to keep Englishmen from emigrating. Parliament passed laws the purpose of which was to send English and Irish immigrants to Canada and the Cape of Good Hope and steer them away from the United States.

Useful Additions to the United States

ALL these efforts failed. Compared to the hordes which the trans-Atlantic lines have brought in recent years, the numbers were few. When one considers the small population of Great Britain a hundred years ago and the difficulties of transportation—a sailing-vessel that had one hundred emigrants created a greater stir then than one that has a thousand now—the movement was a substantial one. In the ten years ending in 1829, 126,000 immigrants left England for Canada and 72,000 for the United States, the greater majority of the former crossing the border almost immediately to this country.

These English and Irish immigrants represented valuable additions to our country. Many joined the movement to the West and settled on government lands in Ohio and Indiana; others secured employment in building the canals and,

a few years later, the railroads that opened up our virgin country.

On England's shore I saw a pensive band,
With sails unfurled for earth's remotest strand,
Like children parting from a mother, shed
Tears for the land that would not yield them bread.

The second great war period that I have mentioned—that from 1864 to 1870—also stimulated emigration to this country. From 1860 to 1870 new arrivals at our ports greatly decreased; our own Civil War and the disturbed conditions in Europe sufficiently explained this falling off. As soon as the embattled period ended by the crushing of France, however, immigration rose at a tremendous rate.

Strangely enough, Germany made the largest contributions. Superficially Germany seemed to have suffered little from the Franco-Prussian war. The war cost her $375,000,000; she collected an indemnity of $1,000,000,000, and so apparently had a neat profit of $625,000,000 to the good. The expenditures of war, however, are not so simple as that. Germany had been warring, or preparing to war, for eight years; and her exhaustion, after the capitulation of Paris, was marked.

Although all the fighting was done on French soil, and although France was mulcted in an enormous sum and lost two provinces, she recovered from the economic effects much more rapidly than Germany. Germany lost more men and she was a far poorer country than France.

One of the marvels of modern industrialism, it is true, is the progress of Germany since the Franco-Prussian war; this progress, however, dates from about 1880. High taxation, the pressure of militarism, hard economic and industrial conditions, the Prussification of Germany—these facts, taken in connection with the great prosperity in this country which followed our Civil War, explain the great immigration of the early '70's. In 1871, 82,554 Germans reached our ports; in 1872 the figures were 141,109; while in 1873 there came 149,871—the largest number in our records up to that time.

These Germans represented a different class from those who had come in the '40's and the '50's. These latter were mainly South Germans; there were practically no Prussians. They did not call themselves Germans—they were Bavarians, Saxons, Württembergers, or Hessians. No great empire stood at their back; no Kaiser made constant claims upon their loyalty; no astounding military campaigns had made their name powerful in Europe. Those who came in the '70's, however, came as the citizens of a German Empire, thousands of them having fought in the battles that had created that empire. They were not seeking political freedom—they were seeking economic openings.

Reasons for Increased Immigration

HISTORICALLY, therefore, there seems abundant reason for expecting increased immigration as a result of the present war. The causes that have operated before will operate again with much greater force. An even more interesting question is this: What effect will the war have upon the character of immigration? A great change, as most people know, has marked the immigration of the last two decades. Up to about 1890, northwestern Europe furnished most of our immigrants. Our imported citizens were English, Scotch, Irish, Germans, and Scandinavians. In more recent years, eastern and southeastern Europeans have poured into this country, Russia, Austria-Hungary, Turkey, Greece, and Italy having discovered the advantages of American life.

In practically every respect this new immigration is inferior to the old. The great majority of the immigrants are men—they do not come in families, as did the Irish and Germans forty years ago. The standards are lower. Will conditions now change? Will the exodus from the northern European countries, especially Great Britain and Germany, set in again?

One thing we may take for granted: unless artificial barriers are raised, there will be no decrease in the "new immigration." Certain sections of Europe that have furnished us the largest numbers of our recent immigrants have figured as the battle-grounds of this war. These are the places in Hungary and Russia which the armies have crossed and recrossed and visited with unspeakable devastation. Austria-Poland, the province of Galicia, the scene of the early victorious Russian campaigns and of their present renewed offensive, has sent us immigrants every year by the thousands. Certainly the wretched people there will have greater reasons than ever for wishing to get away.

The scene of the great German drive in Russia is almost identically the place from which our Russian Jews come. The Russian second line of defense, from Riga through Kovno, Vilna, Bielostok, Brest-Litovsk, marks almost the western frontier of the famous Jewish pale of settlement. What miseries the poor Jews suffer there in peace times we know; what they have suffered in the war we can only faintly imagine.

Only one thing will keep them there after peace—the impossibility of getting away. There will be thousands of Jews in this country, however, ready to finance their migration. In the last ten years there has been a large migration from the Balkans,—Bulgarians, Servians, Rumanians, and Greeks,—and from the Asiatic provinces of Turkey, especially Armenia. Certainly the causes that impel this movement, in the main economic, have been intensified by this war.

More English than German Immigrants Recently

THESE southeastern Europeans will still migrate, therefore; but how about the proletariat from Great Britain and Germany? In the last few years England has been sending an increased number of immigrants to this country. Numerically it is not large; most people will be surprised to learn, however, that our immigration from England is larger now than that from Germany or Ireland. Thus in 1913 the German Empire sent us 34,000 immigrants and Ireland 27,000, while England shipped more than 43,000.

This movement from England will probably increase after the war. The condition of the working classes will certainly become worse. In all likelihood, Germany will increase her quota of immigrants; for, whatever the result of the war, her economic status will suffer. While this probable revival of the "old" immigration will not surpass, in numbers, the "new," it may take on considerable proportions.

Industrial depression in the United States not impossibly will follow the war; but, as in the days succeeding the Napoleonic conflict, it will be so immeasurably less distressing than that in Europe that it will not prevent a large migration to this country.

A Bird in the Hand Is Worth Two on the Hat

Photograph from Rose Bobbie Cook

The time you spend talking and coaxing to your canaries is not wasted. Their tameness adds to their commercial value.

WHEN Sir Walter Raleigh brought home a quantity of small yellow birds from the Canary Islands back in 1600, Mr. Britisher said, "*Ph!* What good are those beastly little chirping things? Too small to eat with Yorkshire pudding, and too noisy to have around the house."

But Mrs. Britisher said: "They're much nicer than that horrid tobacco you brought back last trip, Sir Walter. Here, let me carry it, John. We'll stop in on the way home for a bigger cage and some bird seed."

So canaries came to live in golden houses, to sing from little wooden bars instead of tree-tops, and to form an essential part of every well ordered household.

In times of peace thousands of birds are imported to the United States each month from the Harz Mountains of Germany, the modern center of bird culture. With this source of supply cut off by the war, to the American housewife falls the lot of keeping up the canary supply for us. There is a worthwhile profit in bird-raising, and many women will be taking up this pleasant work from now on as a side line to the usual household duties.

To make a start in canary breeding requires little expense. All that is necessary is an ordinary breeding cage and a pair of birds. The whole value of the future birds depends greatly upon the quality of the voice, and at the very outset one should choose a reliable dealer and explain to him that the birds are desired for breeding purposes, and with his aid make a selection that will insure good stock.

The birds should be placed in the breeding cage, and as soon as the lady bird shows a disposition to carry material to build her nest, prepared nesting should be scattered in the bottom of the cage; otherwise she will not hesitate to pull out all the male bird's feathers to build her first bungalow.

After a few days you may expect to find the first small pale green egg in the nest, and each morning there will be another one, until four or five are laid. In rare instances six are laid at one sitting. The eggs are nearly always laid before ten o'clock in the morning, and, unlike other birds, the canary sits on the eggs after laying the first one.

The first bird is nearly always hatched on the thirteenth day after the laying of the first egg. The balance of the hatching arrive usually one each day.

Both parent birds show keen interest in their young and seem to take pleasure in feeding them. Indeed, the male bird often shows more mothering qualities than the female. Sometimes the birds hatched first in a sitting become quite husky youngsters, the few days' growth ahead of the later birds giving them an advantage in strength of limb and voice. With their lusty calls for food they hold the attention of the parent birds, and the weaker ones do not get enough to eat.

Each day the young birds should be examined, and if they have not a well filled craw they should be fed that day by hand. For this feeding grate a hard boiled egg, mix with finely ground cracker crumbs, and moisten with the yolk of an egg until the paste will flow from an ordinary medicine-dropper, and feed by dropping the food into the fledgling's mouth.

Besides the usual mixed canary seed that is a regular fixed food for canaries, during the breeding season the old birds should have a mixture of grated hard boiled egg and finely rolled cracker crumbs; and after the young birds begin to fly and hop around the cage and pick up food on their own account it makes a good feed for them. It should be given only once a day, however, or they will become too fat and hurt their singing qualities. Give the birds plenty of lettuce, apples, and other green vegetables, as the more easily digested matter aids the parent birds in feeding the little birds. Keep the food dishes well filled, for the young birds eat more than their own weight each day.

A very good feeding ground can be made for canaries by placing a large sponge in a bowl half filled with water. Scatter bird seed in the holes and pores of the sponge, and in a few days grass will sprout. Add a few seeds each day.

After the young of the first hatch are two or three weeks old, the mother bird will begin carrying for a new nest and lose interest in the first family.

During the mating season, which ends in July or August, she will have from four to six sittings of four to six eggs each, and with a little care will raise between twenty and twenty-five birds.

Photograph from Rose Bobbie Cook

The early bird gets the worm, so much so that the last ones to hatch are apt to pine away unless you assist Mr. and Mrs. Canary with chopped hard-boiled egg and a medicine-dropper.

How I Felt in a Zeppelin Raid

By H. P. HOLT

THE sensations one experiences in a Zeppelin raid combine the grim horror felt by the man who stalks to the electric chair and the flood of emotion you permit yourself when your first baby has cut his first tooth. Between the two extremes there is an emotional gamut up and down which you dance with lightning rapidity, according to the tune the raiders play. As one who has been in eight Zeppelin raids, I may, perhaps, speak with some authority.

First, let me disturb the popular impression that the Zeppelins come with a mechanical clatter like that of an elevated railroad train. The air-ships are generally at least a mile up in the air, and their advent is as noiseless as the wings of death. More frequently than not, they are hidden from view by darkness and by clouds which searchlights can not penetrate.

The first intimation I ever had that the aerial monsters were paying a call was at Southend-on-Sea, near the mouth of the River Thames. It was two o'clock in the morning when a mighty explosion rocked my house. A few hours before I had been dining with a neighbor across the street. The detonation was that of a bomb that wiped out this neighbor's house, and incidentally every soul under his roof. In the faint light I could see the blank space that was left where the building had been.

The Unseen Terror

MORE bombs were dropping—one tore a crater in my garden. But of the death-dealing appliance far up in the heavens one could see nothing, although great searchlights were clawing the darkness in an endeavor to locate the Zeppelin and give the British gunners a mark.

To stand helpless in such circumstances provides one with a notion of what it must feel like to wait, blindfolded, in front of a firing squad commanded by an officer who has not quite made up his mind whether to give the order "Fire" or not.

The uncertainty is one of the most agonizing parts of being under a Zeppelin rampant. Also, one feels that if the proceedings could be conducted with a little less noise it would be an advantage. For few people who live, say, in the comparatively placid atmosphere of New York, know what noise—even without attendant terror—can be. The bursting of a high explosive bomb within fifty feet of one is infinitely worse than a physical blow, for its sound penetrates beyond the ears, beyond the brain, and seems to enter one's very soul.

War in the Air

ONCE the searchlights had found the enemy visitor, the game became one which two sides could play—a grisly game, it is true, but more fascinating to watch than any sport ever devised. Half a dozen powerful beams of light illuminated the Zeppelin, which looked exactly like a small silver sausage. The whole scene was utterly unreal, especially to those who saw it for the first time. It seemed as if we were living through a nightmare based on an H. G. Wells effort of imagination; for, however much one may have anticipated such possibilities, the realization transcends all preconceived notions.

The first few shells from the anti-aircraft guns burst far below their target, which then glided half a mile away with marvelous swiftness; but the clawing fingers of the searchlights had it in their grip. The maneuver, however, upset the gunners' calculations, and they were compelled to fire again experimentally to get the range; for, unless they time their shell to explode near the Zeppelin, it is almost useless.

One of the War's Mysteries

HOW the commanders of air-ships know when they are poised over newly built and jealously guarded government storage depots is one of the mysteries of the war. The Zeppelin stopped above a large concrete construction. I knew what was in that building, and shuddered at the thought of what would happen if its contents exploded. Half the town would have been reduced to dust and splinters.

High above the crackle of bursting shrapnel and the *pong* of the anti-aircraft guns, we could hear the deep, nerve-shattering sound of another bomb every sixty seconds or so; and though, according to all the rules of the game, my neighbors and I should have hied ourselves to the cellars for protection, common curiosity took us out into the middle of the road, where we could get a better view of the performance, and where splinters of shrapnel—weighing anything from twenty pounds downward—were quite likely to fall.

But not a soul could resist the temptation to see what happened to the enemy, which was by now the target of fifty guns. I found myself wondering what manner of men could stop up there, peering down into the darkness and hurling engines of death, while all the time they had to endure an inferno themselves—with the inevitable drop of one full mile, and no parachute, if their frail craft was hit.

From that vivid moment onward I have never doubted the bravery of a Zeppelin crew who go into active service under such conditions; nor do I know any one that has witnessed the scene who holds a different view.

But, however much one recognizes the bravery of the Germans, one was possessed by a longing, a craving so fierce that it swept aside every other emotion for the time, to see that distant silvery object burst into a thousand pieces and fall headlong with its human freight. A shell bursting nearer to it than the rest would thrill one with unholy joy, and a second afterward the boom of another dropped bomb would cause a nauseating sensation in all who heard it.

To throw the gunners off their aim, the Zeppelin again swooped, and continued its ghastly work farther away.

"It's going—it's going!" the crowd shouted.

Men and women laughed queerly. There was no humor in their exclamation. It was the sound you might hear in a lunatic asylum; but those who uttered it were sane, only their nerves had been subjected to the acid test.

Back to Germany

THEN came a sudden revulsion of feeling. As a hawk shoots across the sky and hangs in mid-air, the Zeppelin swept across the town and stopped right over our heads. The strident laughter died in a flash. We waited, nerves strung anew to the breaking-point, for annihilation. Some of the crowd ran wildly. A woman near me uttered a low moan, and an old man shook his fist defiantly at the thing above. The bomb dropped—two hundred feet away. We had misjudged the enemy's aerial position.

Round the Zeppelin appeared a cloud of smoke, spurted by the crew to hide it from the searchlights. When this melted there was no Zeppelin there. It had gone back to Germany.

The Man Who Bombarded His Mother-in-Law's Hotel

By W. E. AUGHINBAUGH, M.D.

THERE are but few men familiar with the Caribbean littoral who do not know or who have not heard of Bill Machin—soldier of fortune; yet I dare say less than three know how it was that Bill suddenly acquired a fortune, left the sea, and settled down to the peaceful life of a Virginia farmer. It is this chapter of Bill's adventurous career that I propose to lay bare.

Perhaps it was twenty-five years ago a wonderful deposit of almost pure sulphur was discovered near the shores of the Caribbean Sea, and the right of developing it granted by the Latin American government within whose domain it lay to a German company. With typical Teutonic thoroughness, a town was laid out, houses erected, a break-water built, and an aërial railway from the mine to the shore built, to carry the sulphur to the holds of the waiting vessels.

No lucky strike of gold ever caused more local excitement. In the midst of the boom there arrived from the Fatherland Louie Gebhardt, who had formerly been a porter in a hotel, and had heard of Humana and its great prospects. He immediately proceeded to invest all his savings in erecting a comparatively modern two-story hotel, containing perhaps a hundred rooms, and topped with a steeple that would have been out of place on St. Peter's. With Louie came his wife and comely daughter, Gretchen.

But the Hotel Internacional was destined never to have many guests; for, just as it was completed and ready for business, the Jefe Civil of the new town ascertained, by that wonderful power of reasoning possessed only by Latin American minds, that the concession granted the German company gave to them only the exclusive right of *opening* this great deposit of sulphur, and said absolutely nothing about removing any of it from the country. "Therefore it would be unconstitutional to mine the mineral," said this official. So was signed the doom of Humana. Gradually the place became deserted, and dwindled into a straggling fishing village, which lazily basks to-day in the light of the tropic sun.

In the meantime Louie contracted yellow fever and died. His wife and daughter managed to eke out an existence by lodging and boarding the few travelers that came their way.

Enter the Villain

IN the course of time the decaying town of Humana became the center of one of those revolutions resulting from a political contest. To suppress it the de facto government sent its only man-of-war—the *Bazara*—which had formerly been the yacht of an American millionaire. Its "colonel" and chief engineer was Bill Machin, American, who had brought it to Latin American waters, and who had been induced to remain with it. In Bill's meanderings ashore he met Gretchen Gebhardt. There was a case of love at first sight. As a result the *Bazara* made many trips to Humana, and Bill found numerous excuses for going ashore during each visit.

Bill proposed to Gretchen, and was positively advised by her that she would never marry him and leave her mother while they had the Hotel Internacional on their hands. If Bill really wanted to become her mother's son-in-law, she intimated, he must first get a cash customer for the hotel.

"It would be easier to pick a pound of fly specks from a ton of ground pepper"—to quote Bill exactly—"than to get cash for a hundred-room hotel located in South America and a thousand miles from nowhere."

Bill's twenty-five years of experience as a rolling stone, however, had convinced him that all things are possible to the man who knows how, and he forthwith began planning to get cash for the Widow Gebhardt's hotel.

On his next visit to Humana Bill arranged for a cash consideration with local *politicos* to start a revolution there within two weeks—knowing full well that the news would be telegraphed to the capital and that the *Bazara* would be ordered at once to proceed along the coast to suppress the uprising. To Gretchen he confided his plans. She and Frau Gebhardt were warned that on his next arrival with the *Bazara* they were to hoist the German flag over the hostelry and hie to the jungle.

His Deep-Laid Plot

WITHIN the appointed time the capital received word that "insurrectos" had fortified themselves in Humana, issued a proclamation declaring Jacinto Jesus Suarez president of the republic, strongly intrenched themselves in the city, and were prepared to resist desperately any attempt to be dispossessed. The gallant *Bazara* was despatched to the scene with instructions from the President—made, of course, at the suggestion of Bill—to bombard the town before landing troops.

"When we anchored at Humana," said Bill, in telling me the story afterward, "I came up from the engine-room and sighted our heaviest gun at that architectural abortion—the tower of the Hotel Internacional—and fired, so as to give my sweetheart and her mother time to make their escape before we got to pounding the building itself. The first shot hit the steeple in the middle, and it crumpled up like a lot of building blocks. We lay close inshore, and, despite our awful marksmanship, in four hours all that was left of the Hotel Internacional was a mass of smoldering ruins. Then we landed, and I was in the first party ashore.

"When I found my sweetheart and her mother, that old Frau fit into me like a wildcat and beat me up somethin' scandalous for destroying her only means of making a living. It took a whole boat crew to pry her loose from me, and her unseemly actions durn near spoiled my entire future happiness.

"When she had cooled off sufficiently I told her my plans: 'You are to come with your daughter aboard our ship as refugees and be taken back to the capital. Then you are to see the German Minister and have him present diplomatically your claim against the de facto government for destroying your hotel.' When that old lady saw the light as I presented and unrolled my plans to her, she nearly died of joy.

"It happened that the President was negotiating for a loan with German bankers, and, being anxious to make a good impression, he granted the claim without hesitancy. It was not long before Frau Gebhardt got more than ten times the original cost of her blamed old hotel, just as I had figured out that she would. Then I resigned from that one-eyed navy and came to New York, whither my sweetheart had gone with her mother. And I married the girl."

And that is the true story of how Bill Machin got his wife, and with her the money to buy a big farm and live like a retired gentleman.

Ladies First

TWO summers ago Miss Frances Timmins, of Houston, Texas, saved the life of a twelve-year-old boy, while several grown men stood round discussing ways and means. This season she was the first person on land to rescue a two-hundred-pound United States soldier who was blowing bubbles for the third time, twenty feet from shore. Seventeen-year-old Miss Timmins is much too busy keeping house for her father to be interviewed. But we did ask, are there any more at home like her? There are. Four.

Photograph from George Cottingham.

INSTEAD of letting her head save her heels, Miss Rose Krauss used both in saving the lives of two small boy skaters in Van Cortlandt Park, New York, last winter. She was the first to respond to their calls for help, and hung by her hands from the low rustic bridge over the lake, while the boys clung to her ankles until help came.

Photograph by International Film Service.

THIS little French school-teacher, Emilienne Moreau, organized the first-aid station in her home in Liea after the German invasion. Snipers persisted in firing in her patients' direction. So she sallied forth alone with some hand grenades and killed three of the enemy. She shot two more when their bayonets were within a few inches of her body. For all of which she has received the Cross of War. Sometimes you get medals pinned on you for saving life, and again for destroying it.

CLAD all in green, with a brace of pistols strapped to her side, and her Irish eyes flashing defiance, the Countess Georgina Markievica led one hundred Sinn Feiners down the streets of Dublin last summer. Hers was the first company of the revolutionists to attack, and the last to surrender.

Photograph by International News Service.

Photograph by Paul Thompson.

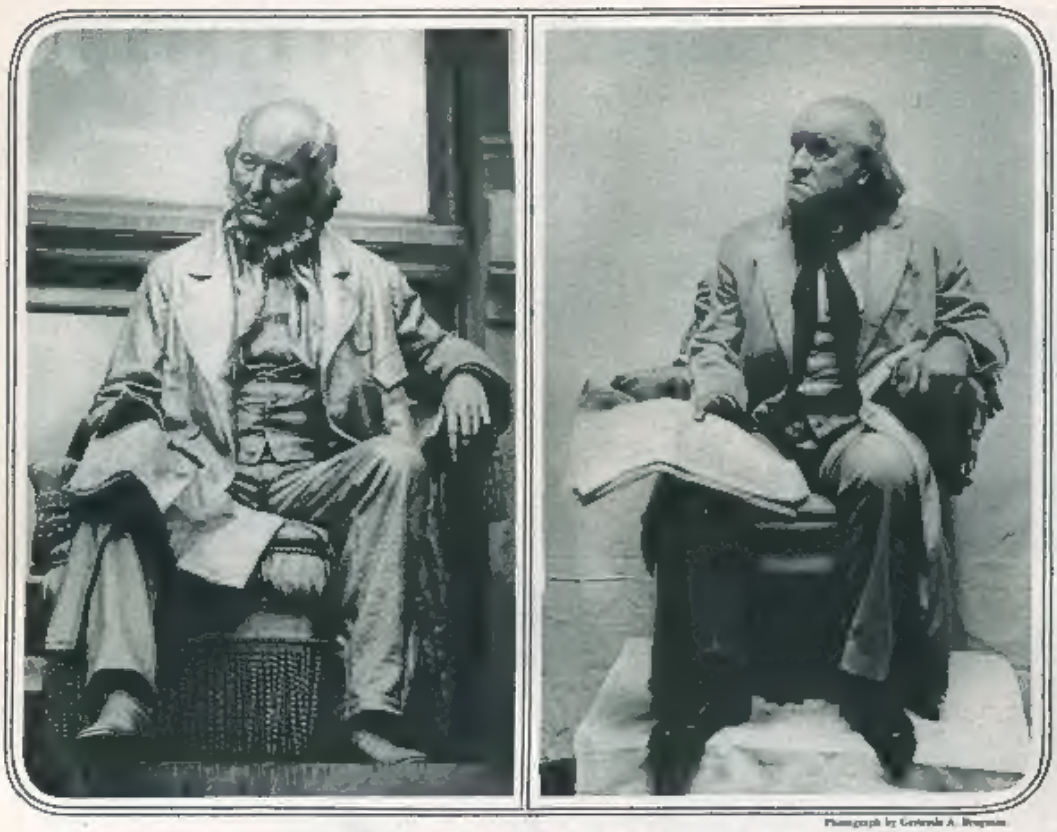
LITTLE Herman Sulken and his nurse, Julia Pynchuck, were walking across the car-tracks one day in New York, when a trolley bore down upon them. Julia threw the boy to safety just as the car struck her. It was another case of "ladies first." It was twenty minutes before she could be released from the tracks. Here they are one year later, patronizing only one side of the street.

IN the first place, Constance Kopp, under-sheriff of Bergen County, New Jersey, was conveying a couple of insane prisoners to the asylum, when one of them, Tony Hinacka, decided to swim the Hackensack River for life and freedom. Miss Kopp plunged into the icy water, and after a struggle brought him to shore. In the second place, the Bergen Board of Freeholders passed a resolution to the effect that Tony shouldn't have been allowed to escape in the first place. That's why Sheriff Kopp isn't wearing a medal this season.

Photograph by International Film Service.

Photograph by International Film Service.

REPORTERS are fond of beginning their accident stories, "A woman screamed—" A woman screams only when she has a grasshopper down her neck. Della Evans, for instance, wasted no time in screaming when she got the news of Villa's raid. She was the first one to jump on a horse and ride some twenty miles to warn the near neighbors. Della was born in Mexico, and knows every inch of the border country.



Photograph by Gertrude A. Brugman

Who Will ... Statue of U... Are Dead ...

PROBABLY our greatness will never be recognized until we are dead. Then, when it is too late for us to pose for our own statue, who, we wonder, will be paid to sit in front of a sculptor and look like us? Horace Greeley, at the top of his fame, received $70 a week for editing the *New York Tribune*, and said that he would no more think of putting a college graduate into a newspaper office than of putting a bull into a china shop. He wrote such a terrible hand that one of his compositors came to him one day and said: "Mr. Greeley, I am going to enlist in the war." Greeley was flattered, thinking his editorials had stirred the man's patriotism. He congratulated him. "Oh, it isn't that," said the man, "but I'd rather be shot than have to read your handwriting." And when Horace was dead, George W. Winner sat for nine months and looked like him. Other statues of Mr. Winner in other cities are labeled President Arthur, Peter Stuyvesant, and George Washington.

Photograph by Gertrude A. Brugman

POEM: "A great Congregational preacher said to a hen: 'You're a beautiful creature.' The hen, just for that, laid three eggs in his hat. And thus did the Hen Re-Ward Beecher." Another interesting fact about Mr. Beecher is that this statue was posed for by Edward Marshall Young, who, in addition to fathering it, also fathered Clara Kimball Young. Although he was America's greatest preacher, Mr. Beecher refused to accept the title of Doctor of Divinity. "If anybody sends me a D.D.," he said, "I'll send it back with a dash between the D's."

Photograph by Gertrude A. Brugman

Photograph by Gertrude A. Brugman

"FATHER, spare that chi-ild," cried Mrs. John Rolfe (née Pocahontas). So her father spared John Smith, and as a result our city directories, instead of being little thin books, are big fat books, full of the names of his descendants. When Pocahontas was held captive by the white men, her father ransomed her with seven captives, three muskets, one saw, one ax, and one canoe-load of corn. The statue of Pocahontas, here shown, is in reality a statue of Miss Nora Gleason. We knew you would be glad to know this. Some day, if you keep reading this magazine, we will tell you who posed for the wooden Indian that stands in front of cigar stores.

ose for a When We d Gone?

THIS statue shows the late Mr Benjamin Franklin as he must have looked at some of the Philadelphia pictures before Billy Sunday reached the city. Benjamin was nothing if not practical. He tells in his diary how he succeeded in getting 150 per cent attendance at church when he was one of the officers of the Pennsylvania militia. I was very simple. He merely announced that the daily ration of grog would be distributed immediately after the morning service. Every man was on hand after that. We pass this sculpture along for the consideration of any pastors who may have difficulty in maintaining their attendance. The statue of Ben was posed for by Finley Sheridan Peatue. Mr Peatue was formerly an actor and has had much experience in giving statues. He can promise to appear as William Jennings Bryan or Little Eva at a moment's notice.

Photograph by Gertrude A. Bingham

HORACE J. HAIN has the fond assurance that, however fleeting his name with the Peerless Motion Pictures, his image will stand firm in Columbus, Ohio, as long as the Ohio flows to the sea. What matters it that his statue is labeled William McKinley? Nobody looks at the names of statues anyway, after a few years. There is on the Main Street of Columbus a statue of a little man. We asked many residents of Columbus, "Who is that little man?" and not one knew. Then one day we slipped around behind, and found his name carved on the back: his name was South. So we knew as much as we did before.

Photograph by Gertrude A. Bingham

Photograph by Gertrude A. Bingham

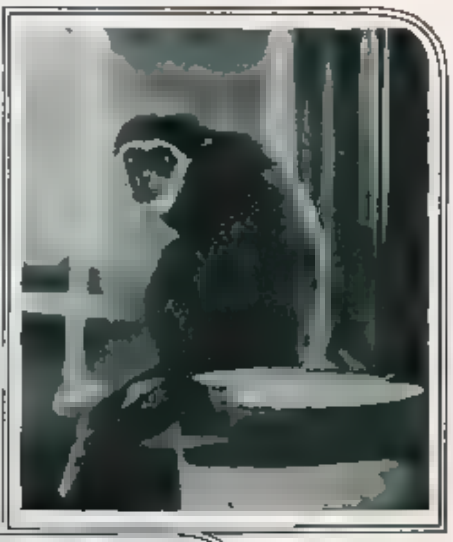
"MY only regret is that I have but one life to give for my country," said Nathan Hale. He had tried to creep through the British lines with information for Washington, and the British caught him and executed him as a spy. In these pacifist days, there are many people who think that all the statues of Nathan Hale and Betsy Ross should be torn down, and statues of Henry Ford and Jane Addams put up instead. One of those who disagree is Mr. Lewis M. Wells, who posed for this statue. It is no cinch standing all day with no exercise but winking your eyelids, says Mr. Wells, and now that his statue is up, he wants it to stay there.

Prisoners at the Bar

Photographs by Arthur E. Fisher

HUNTING and killing big game is child's play compared to capturing it and transporting it alive and decidedly kicking, through jungles and across deserts, and finally over an ocean to an American zoological park. Moreover many wild animals like the snow leopard here, which comes from the high mountain ranges of Asia, and whose capture is a highly delicate operation, do not after all survive captivity. This one, however, has flourished behind bars for many years but she lost her temper when she lost her freedom, and she has never once found it since.

THE white-handed gibbon is another of the four-handed folk who rarely survive captivity. This moody-looking fellow holds the world's record in this respect, having been a reluctant resident of the Quaker City for twelve years. There are probably only three others like him in the world living in captivity. He came from the Malay archipelago, and if you don't care for his somewhat sardonic features or his personality perhaps he can charm you with his voice, for he is a very fine singer.



MR. HIPPO is one of the most inoffensive of creatures and is not showing his teeth out of irritation, but merely from pride. They are of solid ivory and, as each one weighs from eight to twelve pounds, would bring him a good price if he cared to part with them. As it is, he prefers to use them for scissors in cutting up the five or six bushels of hay he has for tea.

This bulky couple love their bath, especially to nap in after a prodigious meal. In fact, as the scientists so clearly put it, Mr and Mrs. Hippo are the "most aquatic of the ungulates."

A SCORE of years ago there was a record season when 2535 people were killed by Bengal tigers in India. One tigress alone and single-footed, made off for months with her victims, a night meanwhile stopping all traffic along a certain road and causing a number of villages to be deserted. If guests drop in unexpectedly for dinner Mrs. Tiger remarks casually to Mr T. "Just dash out, my dear, and bring me in a nice big bullock." And he does so. The man who has killed his tiger on foot, not from an elephant's back, is the man who counts among big-game hunters.

THE adventures of a sort of ironside Lord and Lady Macbeth nearly stopped the building of the Uganda Railway in British East Africa. The ravenous beasts made nightly visits to the camp, until twenty-eight coolies had been carried off and devoured, two at a time. They were finally laid low by Colonel Patterson, the engineer in charge. The king of beasts idea of comfort is to sleep all day after a full meal and an elaborate bath, in a cool cave near water, and his guiding principle is to kill anything that he doesn't fully understand.

The Story of a Girl Who Stayed at Home

TIRED of teaching school, my health impaired by the strain and monotony of it, I determined to give up teaching and stay at home for a year before going into some other kind of work—against the advice of my father, who said that teaching was as easy and remunerative as any other [illegible]

I had never been satisfied with the appearance of our house. The interior somehow always was shabby and out of harmony. The exterior could not be called shabby, for father was particular about having the house painted when it began to grow dingy; but the surroundings were ugly.

Therefore when I made up my mind to stay at home, I thought I knew what I would do to keep busy. I planned to make over our house and surroundings as far as possible and to make them beautiful, and I was going to do it as cheaply as possible.

I started with a bedroom upstairs. The furniture was old and scratched, and did not match, the wall-paper needed to be renewed, so did the window-shades, the curtains were faded and slit in various places, and the varnish was off the floor.

I chose a pretty wall-paper in yellow, durable and yet moderate in price, and, with the help of several members of the family hung it. Then I selected a pretty but inexpensive scrim with a yellow-flowered border, guaranteed not to fade, for curtains; scraped all the varnish from every piece of furniture in the room, washed the pieces in warm water, and then applied two coats of ivory paint and one of enamel, treated the woodwork in the same way and finished the floor in dark brown. I bought two small rugs in light brown with a wave of yellow running through them, new shades for the windows, and a few inexpensive prints of good pictures, which I framed myself.

Surprising the Family

I NEVER before in all my life felt so proud, and my family just gasped. They let me have the run of the house after that. I worked over the next bedroom in the same way, using blue and ivory in the color scheme, and the next in rose and cream. We had a hard time deciding which was prettiest.

After doing over the hall and stairway in soft browns, I descended to the lower floor. Taking the library which had dark green striped wall-paper with pink roses for a border, and glary yellow woodwork, I changed the woodwork to the same soft brown used for the hall and stairway. Indeed, I used the same for all the rooms downstairs. Then I changed the paper for a beautiful olive green with a cream-colored ceiling.

In this room the furniture by no means matched. There was a bookcase in shiny brown varnish, another in a much lighter shade, still another in black stain, a dark stained library table, and a davenport in the same shade and style as the table. I chose the latter two as the keynote. Taking the other pieces, I sandpapered and washed off all the varnish, and then applied a dull dark stain, the same shade as the table and davenport.

Then I persuaded my father to buy a new rug in soft browns and greens, tore off the horrid "lace" curtains from the windows and hung simple ones in cream color, framed with a dainty valance in a pretty brown and green [illegible]

To abbreviate: I went from one room [illegible] the kitchen included and [illegible] into an entirely different house when I had finished. It made the family twice as happy. We began to give parties, a thing we had never done before. We were invited out more than ever before. Mother began to look young [illegible]

However, I was engaged to [illegible] a home. I took the whole house over to [illegible]

Advice at $4 a Day

THUS it is with everything in the room I buy all the materials. My customer does not know how to cover the couch I do it. With her help, I will hang the wall-paper; or if she prefers, she can get a paper-hanger. I receive $4 for the first [illegible] before asking the next step.

I myself was astonished at the success [illegible]

A Jolt from Old Hickory

By SEWELL FORD

Illustrations by Ha[illegible]

YOU know Old Hickory Ellins ain't what you might call a sunshine distributor. His disposition would hardly remind you of a placid pool at morn, or the end of a perfect day. Not as a rule. Sort of a cross between a March blizzard and a July thunder-storm would hit it [illegible]

Honest, sometimes when he has started on a rampage through the general offices here, I've seen the bond-room clerks grip their desks like they expected to be blown through the windows; and the sickly green tinge on Piddle's face when he comes out from a hoodle ten minutes with the big boss is as good a trouble barometer as you'd want.

Even on average days, when Corrugated affairs seem to be runnin' smooth, Mr. Ellins is apt to come down with a lumbago grouch or develop shootin' pains in the knee, and then anybody who ducks gettin' in range of that snappy sarcasm of his is lucky.

Not that he always means it, or that [illegible] generally disliked. As soon as it's a[illegible] and the lady typists go [illegible] body's ever had the cash tied up from this joint without good cause. Also, they've come to expect about so many growls a day from Old Hickory.

BUT say, they don't know what to make of him this last week or so. Twice he's been late, three days runnin' he's quit early, and in all that time he ain't raised a blessed howl about anything. Not only this, but the other mornin' he blew in wearin' a carnation in his buttonhole and hummin' a tune. I saw Piddle watch him with his eyes bugged, and the battery of typists let out a sort of chorus gasp as the door of his private office shut [illegible]

Finally Mr. Robert beckons me over and remarks confidential.

[illegible] noticed anything peculiar about the governor these last few days?"

"Could I help it?" says I.

"Ah!" says he. "Somewhat rare such moods. I've been wondering. He has hinted to me that he might start on some [illegible]

"Has he?" says I, tryin' to look surprised.

"You don't suppose, Turchy," Mr. Robert goes on, "that the governor really means to go after that buried treasure?"

"Mr. Robert," says I, "I ain't sayin' a word."

"By Jove!" says he. "So that's the way it stands? Well, you haven't told me anything. And, do you know, I am beginning to think it would be a fine thing for him to do. It would get his mind off business, give him an outing, and—er—simplify our negotiations in that Ishpeming deal. I think I shall encourage his going."

"If you want to make [illegible] doubtful, I would," says I.

"Eh?" says Mr. Robert. "You mean—Well, I'm not sure but that you're right. I'll do just the opposite then, suggest that he'll not like cruising, and remind him that the Corrugated has a record season ahead of it. By the way, what sort of a boat has he chartered?"

"At last accounts," says I, "they hadn't found one that suited. You see Auntie won't stand for a gasolene engine, and—"

"Do I understand that Mrs. Hemingway is going too?" gasps Mr. Robert.

"She's one of the partners," says I. "Kind of a particular old girl, too, when it comes to yachts. I judge she wants something about half way between a Cunarder and a ten-room flat; something wide and substantial."

"That's how it happens I come to be exhibitin' the Agnes' to this trio of treasure-seekers."

Mr. Robert grins. "They ought to be told about the *Agnes*," says he.

"What about her?" says I.

"Why," says he, "she's the pirate antique that Ollie Wade inherited from his uncle, the old Commodore. A fine boat in her day too, but a trifle obsolete now—steam, of course, and a scandalous coal-eater. Slow, too; ten knots is her top speed. But she's a roomy, comfortable old tub, and Ollie would be glad to get her off his hands for a month or two. Suppose I—"

"Would you mind, Mr. Robert," I breaks in, "if I discovered the *Agnes* for 'em? I might boost my battin' average with Auntie, and maybe I could work Ollie for a commission."

"Here," says Mr. Robert, shovin' over the desk 'phone. "Make him give you five per cent. at least. Here's his number."

SO that's how it happens I come to be pilot o' this trio of treasure-hunters—Auntie, Old Hickory, and Captain Rupert Killam—over to a South Brooklyn yacht basin and exhibitin' the *Agnes*. You'd never guess, either, from the way she's all painted up fresh, that she was the A. Y. C. flagship as far back as the early nineties.

"What a nice, wide boat!" says Auntie.

"Beam enough for a battleship," grunts Old Hickory.

"I do hope," goes on Auntie, "that the state-rooms are something more than cubby-holes."

"Let's take a look at [illegible]," proclaims the keys.

Ollie had mentioned [illegible] saloon, but I wasn't lookin' for anything half so grand. Why, you could almost give a ball in it. Had a square piano and a fireplace, [illegible]

"Huh!" says Old Hickory. "Guess [illegible]

It was when [illegible] one on each side of the cockpit [illegible] midships, that Auntie got real enthusi-

"Mrs. Hemmingway and myself," says Mr Ellins, "are desperate characters."

natic for besides the grass beds and full sized bath-tubs they had clothes closets, easy chairs, and writin' desks

"Excellent," says she. "But what are those queer overhead pipes for I wonder?"

"Must be for the cold-air system Mr. Wade was tellin' me about," says I.

"Oh, yes," adds Old Hickory. "I remember now. This is the boat Commodore Wade went up the Orinoco in, and he had her fitted for tropical cruising. How many state-rooms in all, did you say?"

"Twelve, outside of the crew's quarters," says I.

"Regular floating hotel," says Old Hickory. "We shall not be crowded for room Mrs. Hemmingway."

"Then why not ask some of our friends to go with us?" suggests Auntie. "There are one or two I should like to take along with us. And it will not look so much like an expedition if we make up a party."

"Very well," says Old Hickory. "That's not a bad idea. We'll decide on this boat then?"

CAPTAIN KILLAM tried to point out that the *Agnes* was a big enough for what they needed, if she had much speed already planned how she could cram comfortable in one of them suites, and Old Hickory had discovered that the yacht sported a wireless outfit. Ranged if each one of 'em didn't talk like they'd and the *Agnes* all by themselves, and her built to order! I got about as much credit as if I hadn't been along at all.

I felt a little better about that hours later when I'd hunted up Ellins at his club, shoved a thousand dollar check at him, and got his name on a charter agreement.

"I say, you know," says Ellis, "awfully good of you to do this."

"I'm like that all the time," says I, pocketin' my fifty commission. "I'll rent the *Agnes* out for you any old day, so long as I don't have to go batchin' around on her myself."

Course, if it was just a case of sailin' down to Coney and back, or maybe even up the Hudson as far as Yonkers, I'd take a chance. But this pikin right on past Sandy Hook and then goin on for days and days leavin Broadway further behind every turn of the shaft that is different. You're liable to so far away.

Then, there's that wabbly feeling that

Say, I had it once when I was out an ole lobster boat off the coast of the time I

while Vee was visitin. I had it good and plenty too and didn't have to go more'n a couple of miles to get other. But think of bein that was

Besides, I never did have the travel bug very hard. I'll admit I ain't seen of the country outside of New York, but say, wh I have looked struck me as bein' kind of crude. I expect fields and woods and the seaside stuff is all for them that likes em. Make good pictures, and all that. But them places always seem to me to be such museum spots. Fine and dandy, so far as the view goes, but nobody to it. I like my scenery sort of inhabited, and fixed so it lit up at night. So I do most of my travelin' between the Bronx and the Battery and let it go at that.

NOW Vee has been brought up different. She's chased round with Auntie all over the map, over since she can remember. They don mind startin off with a maid and seven trunks and put seein' Fifth Avenue for months at a t She and Auntie think nothing at all of driftin into places like Nagasaki or Honolulu or Algiers, hirin a furnished flat house, and campin' down just as if th there: places where they speak all kinds of crazy languages where fres

half the time. Think of that. But Auntie's an original old girl, take it

"She ain't countin' on draggin' you off on this batty gold-diggin excursion, is she?" I asks the other evenin' as I was up makin' my reg'lar Wednesday night call.

Vee shrugs her shoulders.

"I'm sure I don't know," says she. "You see, although she knows perfect well, I've heard all about it. Auntie makes a deep mystery of everything connected with this cruise. It's that absurd Captain Killam who puts her up to it, I believe."

"Romantic Rupert?" says I. "Oh, he's a soft-shell on that subject. Accordin to his idea, anybody who overhears any details of this pirate treasure to is liable to grab a dirt shovel an right off down there to begin up by the roots. He loses sleep worryin as to whether some one else there first. It would be tough id take you along, though."

"Would you?" says Vee. "Really? Well, I've been asked to visit at three places—Greenwich, Piping Rock, and here in town. How would that be?"

"Not so bad," says I, "specially that last proposition. I'm strong for your visitin here in town."

"Perhaps we shall hear to-night whether I'm to go or not," says Vee. "They are to hold some sort of meeting here—every one who has been asked on the crui There's some one now."

"It's Mr. Ellins," says I, "a Oh, look who he's towin' along—J. Dudley Simms. He must be for comic relief."

J

as T and S Dudley's as this as Mr Ellins is think he always wears that quizzy twisted smile, while Old Hickory's mouth corners are generally straight, and he knows no more about finance than an ostrich does about playin' first base. Mr Simms owns a big block of Corrugated preferred and he's supposed to be on the Board but all he ever does is sign proxy slips and duck directors' meet

"I'm an orphan, you know," is his stock remark when any one tries to talk business to him

even if he didn't wear gray spats and a wide ribbon on his eye-glasses, you'd spot him for a funny gink by the offset ears and the odd way he has of carry his head a little to one side.

"What a queer-looking person!" whispers Vee.

"Wait until you hear him spring some of his nutty conversation," says I.

By this time the bell buzzes again, and Hilda shows in a dumpy little woman with partly gray hair and Baldwin apple cheeks—evidently a friend of Auntie's by the way they go to a clinch.

"Mrs. Mumford," says I.

"Auntie's donation to the party, eh?"

"Just down to her coo

"S-s-sh," says Vee, snickerin.

That's what it was, though—coon. Seems to be her specialty, too, for she goes bobbin and bowin around the room makin noises like a turtle-dove on a sop

O-o-o-oh, Mr Ellins," says she. "So glad to know you. O-o-o-oh!" And she smiles and ducks her head and beams gushy on every one in sight.

"How long can she keep that up on a stretch?" I asks V

"Indefinitely," says Vee. "It's quite natural, you know. For really, she's an old dear, but a bit tiresome. If she goes she will knit or crochet the whole blessed use, no matter what happens. She crocheted all over Europe with us one summer. Fancy facing the Matterh and counting stitches! But Mrs. Mumford did it."

"Then she'll be a great help on their cruise, I don't think," says I.

"Oh, but she will," says Vee. "You see, she always agrees with everything Auntie says, and very few do that. Well, here comes Professor Accordion Barnes. You might know Auntie would want him along."

"What's he luggin his hat in for?" says I. "Don't he trust Hilda?"

"It's because he's afraid he'll walk out without says Vee. "But he'll do that anyway. And he leaves it in the weirdest places—under the piano a vase, or back of the

fire-screen. We always have a grand hunt for the Professor's hat when he starts to go. But it's no wonder he forgets such trifles, when he knows so much about fishes. He writes books about

looks it," says I. "And, just but hist, we have arriving Captain Rupert Killam, who started all this trouble. My, but he takes life serious, don't he?"

From where we sat in the library window alcove, we could get a fair view of the bunch up front and I must say that the last thing in the world you'd ever expect this collection to do would be to go cruisin off after pirate gold were, though, gathered in Auntie's room, and if the idea of the meeti to hear details about the trip

I WAS expectin intue to have the but she either forgot we was there, or else she was too upset to notice it for the next thing we knew she was callin on Mr Ellins to state the proposition. Which he does in his usual crisp way.

"You have been asked," says he, "to go with us on a cruise to the west coast of Florida. That is all you are supposed to know about it, according to Captain Killam's notion. But that's nonsense. I for one, don't intend to keep up an air of mysterious secrecy for the next three four weeks. As a matter of fa we are going after hidden treasur pirate gold, buried jewels, all that sort of thing."

"O-o-o-oh!" coos Mrs. Mumford. "Doesn't that sound deliciously romant

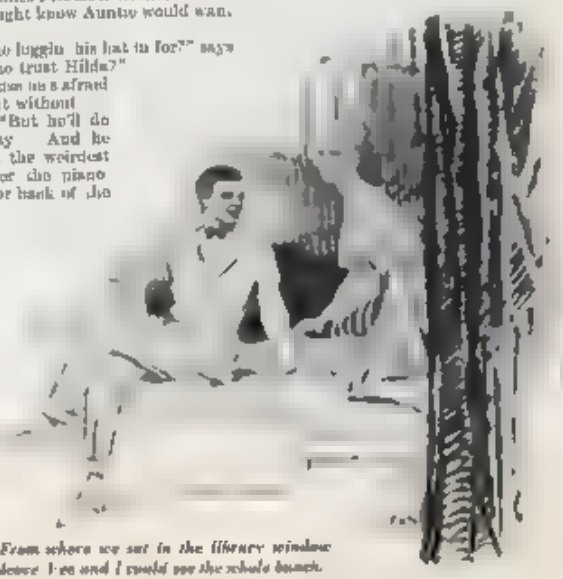
"Quixotic if you will," says Mr Ellins. "But Mrs. Hemmingway though we may not look kind. We are desperate characters, if th truth must be told. The only reason we haven't hunted for buried treasure before is that we have lacked the opportu We think we have it now Killam ha which is a buried pirate hoard—millions in gold, priceless jewels by the pock And that's what we're going after."

"Most interesting I'm sure," says Professor Barnes, wipin his glasses absentmindedly with a corner of Mrs. Mumford's shoulder scarf.

"But I'll not be any help at digging, you ever suspected you of being useful in any capacity?" demands Old Hickory.

"Oh, come," protests Dudley, a fair game of bridge, can't I?"

"Exception allowed," says Mr. Ellins. "And I may say to quiet any similar



"From where we sat in the library window alcove Vee and I could see the whole bunch."

[illegible] Mrs. Sharples [illegible]

"We have received a good [illegible] from the local [illegible] Hickory [illegible] that our [illegible] to [illegible] be put. Many [illegible] the [illegible] will be [illegible] if [illegible] and we need.

"We [illegible] Wednesday [illegible] Hall, [illegible] which [illegible] and [illegible] way [illegible] was. You will [illegible] [illegible] [illegible] begins [illegible] [illegible] [illegible] need [illegible] all [illegible] [illegible].

"[illegible] [illegible] [illegible] [

The Girl Beyond the Trail

By JAMES OLIVER CURWOOD

Illustrations by Wladyslaw T. Benda

"David balanced himself on the edge of his cot. 'You mean—you're going to murder me?'"

"If standing you up against a tree and putting a bullet through your heart is murder—yes,' gloated Brokaw.

IN that chaotic night in which he was drifting, David experienced neither pain nor very much of the sense of life. And yet without moving or even being conscious of moving, he was aware of a gradual change in his position. He was being lifted slowly, as if by some gigantic hand, and he was dimly conscious of the fact that he was passing through a narrow opening. Then he was lowered into a place where there was no air, and he knew that he was dying.

He could hear nothing at first. There was a vast silence about him, a silence as deep and unbroken as the abysmal pit in which he seemed to be floating. After that he felt himself swaying and rocking as a boat might do in the trough of a sea. That was the first thought that took shape in his struggling brain. He was at sea. It was only a step to the belief that he was aboard a ship, and he was still in the Arctic. He remembered the night when he had come to Fort Churchill, a long time before day broke, and he had been in a little cabin on the edge of the frozen sea. He could see the flames of the fire in the stove, and he could hear voices. There appeared to be many of them at first—an unintelligible rumble—and then, very swiftly, they became few.

He opened his eyes. The first thing that he observed was a bar of sunlight against the eastern wall of his room. That bit of sunlight was like a magnet drawn there to recassemble the faculties that had drifted away from him in the dark night of his utter helplessness. It was afternoon, he knew, as he looked at the sunlight. It was afternoon—perhaps late in the afternoon. He would have sworn it was late in another moment as he lay motionless, trying to remember. Between him and the sunlight lay the wall, and he knew that if he sat up he would be able to look out of the window. He began to feel a little pain. A dozen distinct aches, pending in his consciousness, began to assert themselves one after another. Then he heard voices. They appeared to be many of them at first—an unintelligible rumble—and then, very swiftly, they became few.

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him when it is dark. I will make up a pack, and within an hour we must go. If Hauck comes to your room before then, or Brokaw, kill him with the knife, Sakewawin! If you don't, they will kill you!"

Her voice broke in a gasp that was like a sob. He struggled to rise, stood swaying before her.

"My gun, Margo—my pistol!" he said, trying to reach out his arms. "If I had them now—"

"They must have taken them," she interrupted. "But I have Nisikoos' rifle, Sakewawin. Oh—I must hurry! Marcee is—perhaps dead. As soon as it is dark I will unlock your door. And if one of them comes before then you must kill him! You must! You must!"

She had backed to the door, and now she opened it and was gone. A key clicked in the lock again, he heard her swift footsteps in the hall.

There swept through him the wild thrill of the thought that once more the fight was up to him. Margo O'Doone had done her part. She had struck down the Indian woman whom Hauck had placed over her as a guard—had escaped from her room, freed him, and put a knife into his hands. The rest was his fight. How long before Brokaw or Hauck would come?

HE began to walk slowly across the room, pumping his arms up and down. His strength returned quickly. He went to the pail of water and drank deeply with a consuming thirst. The water refreshed him, and he paced back and forth more and more swiftly, until he was breathing steadily and he could harden his muscles and knot his fists.

He looked at the knife. It was a horrible necessity—the burying of that steel into a man's back or his heart! Was there no other way? he wondered. He began searching the room. Why hadn't Margo brought him a club instead of a knife, or at least a club along with the knife? To club a man down, even when he was intent on murder, wasn't like letting out his life in a gush of blood. And there was nothing in the room, nothing—

His eyes rested on the table. In a moment he had turned it over and was wrenching at one of the wooden legs. It broke off with a sharp snap, and he held in his hand a weapon possessing many advantages over the knife. The latter he thrust in his belt with the handle just back of his hip. Then he waited.

It was not for long. The western mountains had shut out the last reflections of the sun. Gloom was beginning to fill his room, and he numbered the minutes as he stood with his ear close to the door, listening for a step, hopeful that it would be the girl's and not Hauck's or Brokaw's.

At last it came, advancing from the end of the hall. It was a heavy step, and he drew a deep breath and gripped his club, and his heart gave a sudden mighty throb as it stopped at his door. It was not pleasant to think of what he was about to do; and yet he realized, as he heard a key in the lock, that it was a grim and terrible necessity. He would not strike too hard, not in this cowardly way—from ambush; just enough to do the business sufficiently well. It would be easy—quite. He raised his club in the thickening dusk, and held his breath.

The door opened, and Hauck entered, and stood with his back to David. Horrible! Strike a man like that—and with a club! If he could use his hands, shake him, give him at least a quarter of a chance— But it had to be done.

IT was a sickening thing. Hauck went down without a groan—so silently, so lifelessly, that David thought he had killed him. He knelt beside him for a few seconds and made sure that his heart was beating before he rose to his feet. He looked out into the hall. The lamps had not been lighted—probably that was one of the old Indian woman's duties. From the big room came the sound of voices.

And then, close to him, from the door across the way there came a small, trembling voice:

"Hurry, Sakewawin! Look the door—and come!"

For another instant he dropped on his knees at Hauck's side. Yes, it was there in his pocket—a revolver! He possessed himself of the weapon with an exclamation of joy, locked the door, and ran across the hall. The girl opened her door for him and closed it behind him as he sprang into her room. The first thing he noticed was the Indian woman. She was lying on a cot, and her black eyes were leveled at them like the eyes of a snake. She was trussed up so securely and gagged so thoroughly that he could not restrain a laugh as he bent over her.

"Splendid!" he cried softly. "You're a little brick, Margo! And now—what?"

With the revolver in his hand, and the girl trembling under his arm, he felt a ridiculous desire to shout at the top of his voice.

In the gloom the girl's eyes shone like stars.

"Which—was it?" she whispered.

"Hauck."

"Then it was Brokaw who went with Wapi. Langdon and Henry are with him. It is less than two miles to the lake, and they will be returning soon. We must hurry. Look—it is growing dark!"

She ran to the window, and he followed.

"In—fifteen minutes—we will go, Sakewawin. Tara is out there in the edge of the spruce. Did you—kill him?" she breathed.

"No. I broke off a leg from the table and stunned him."

"I'm glad," she said, shivering. "I'm glad, Sakewawin."

IN the darkness that gathered about them he held her close and told her in a low voice what he had learned from Brokaw. She grew tense against him as he continued, and when he assured her there was no longer a doubt her mother was alive, and that she was the woman he had met in the train, a cry rose out of her throat. She was about to speak when loud footsteps in the hall made her catch her breath.

"It is time," she whispered. "We must go!"

She ran from him quickly, and from under the cot where the Indian woman lay dragged forth a pack. In the dark he could not see what she was doing; but in a moment she put a rifle in his hands.

"It belonged to Nisikoos," she said. "There are six shots in it, and here are all the cartridges I have."

He took them, and counted them as he dropped them into his pocket. There were eleven in all, including the six in the chamber. "Thirty-twos," he thought, as he sized them up with his fingers. "Good for partridges—and short range at men!" He said aloud: "If we could get my rifle, Margo—"

"They have taken it," she told him again. "But we will not need it, Sakewawin," she added, as if his voice had revealed to her the thought in his mind. "I know of a mountain that is all rock—not so far as the one Tara and I climbed—and if we can reach that they will not be able to trail us. If they should find us—"

She was opening the window.

"What then?" he asked.

"Nisikoos once killed a bear with that gun," she replied.

The window was open, and she was waiting. They thrust out their heads and listened, and when he had assured himself that all was clear he dropped out the pack. He lifted Margo down then, and followed her. As his feet struck the ground the slight shock sent a pain through his head, and for a moment he leaned against the wall, almost overcome again by that sickening dizziness. The girl's eyes filled with alarm.

"A little dizzy," he explained, trying to smile at her. "They gave me a pretty hard crack on the head, Margo. This air will set me right—soon."

He picked up the pack and followed her.

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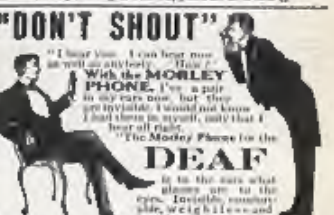

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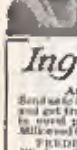

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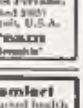

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In the edge of the spruce a hundred yards from the Nest, Tara had been lying all the afternoon, nursing his wounds.

"I could see him from my window," whispered Margo.

She went straight to him and began talking to him in a low voice. Out of the darkness behind Tara came a growl.

"Baree, by thunder!" cried David in amazement. "He's made up with Tara."

At the sound of his voice Baree came and flattened himself at his feet. David laid a hand on his head.

"Boy!" he whispered softly. "And they said you were an outlaw and would join the wolves—"

He saw the dark bulk of Tara rising out of the gloom, and the girl was at his side.

"We are ready, Sakewawin."

He spoke to her the thought that had been shaping itself in his mind.

"Why wouldn't it be better to join Wapi and his Indians?" he asked, remembering Brokaw's words.

"Because—they are afraid of Hapek," she replied quickly. "There is but one way, Sakewawin—to follow a narrow trail Tara and I have made close to the foot of the range until we come to the rock mountain. Shall we risk the bundle on Tara's back?"

"It is light; I will carry it."

"Then give me your hand, Sakewawin."

There was in her voice the joyous thrill of freedom and of confidence. She gripped his fingers firmly and guided him into a sea of darkness. The forest shut them in. Not a ray fell upon them from out of the pale sky where the stars were beginning to glimmer faintly. Behind them he could hear the heavy, padded footfall of the big grizzly, and he knew that Baree was very near. After a little the girl said, still in a whisper:

"Does your head hurt you now, Sakewawin?"

"A bit."

The trail was widening. It was quite smooth for a space, but black.

She pressed his fingers.

"I believed all you have told me," she said, as if making a confession. "After you came to me in the cage—and after the fight—I believed. You must have loved me a great deal to risk all that."

"Yes, a great deal, my child," he answered.

WHY did that dizziness persist in his head? he wondered. For a moment he felt as if he were falling.

"A very great deal," he added, trying to walk steadily at her side, his voice sounding unreal and at a great distance from him. "You see—my child—I didn't have anything to love but your picture—"

What a fool he was to try to make himself heard above that roaring in his head! His words seemed to him whispers sounding across a great space. And the bundle flung over his shoulder was like a crushing weight bearing him down. The voice at his side was growing fainter. It was saying things that afterward he could not remember; but he knew that it was talking about the woman he had said was her mother, and that he was answering it while weights of lead were dragging at his feet.

Then, suddenly, he had stepped over the edge of the world and was floating in that vast blank chaos again. The voice did not leave him. He could hear it sobbing, entreating him, urging him to do something that he could not understand; and when at last he did begin to comprehend it, he knew also that he was no longer walking with weights at his feet and a burden on his shoulders, but was on the ground. His head was on her breast, and she was no longer speaking to him, but was crying like a heart-broken child.

The deathly sickness was gone as quickly as it had stricken him, and he struggled up, with her arms helping him.

"You are hurt—hurt—" he heard her moaning. "If I can only get you on Tara, Sakewawin—on Tara's back—there—a step—" And he knew now that was what she had been saying over and over again, urging him to help himself if he could, so that she could get him to Tara. He reached out, and his hand buried itself in the thick hair of the grizzly. He tried to speak laughingly, so that she would not know his fears.

"One is often dizzy—like that—after a blow," he said. "I guess—I can walk now."

"No, no; you must ride Tara," she insisted. "You are hurt. And you must, Sakewawin—you must!"

She was pulling at his arm with all her strength, her breath panting; and Tara stood without moving a muscle of his giant body, as if he too were urging upon David the necessity of obeying his mistress. Even then David would have remonstrated, but he felt once more that appalling sickness creeping over him. He raised himself slowly astride the grizzly's broad back. The girl picked up the bundle and rifle, and Tara followed her through the darkness. To David the beast's great back seemed a wonderfully safe and comfortable place, and he leaned forward with his fingers clutched deeply in the long hair on the bear's hulking shoulders.

The girl called back to him softly:

"You are all right, Sakewawin?"

"Yes; it is so comfortable that I feel I may fall asleep," he replied.

Out in the starlight she would have seen his drooping head, and his words would have had a different meaning for her. He was fighting with himself desperately, and in his heart was a great fear. He must be badly hurt—his skull fractured—his brain injured— If it were *that!* There came to him a distorted but vivid vision of an Indian hurt in the head, whom he and Father Roland had tried to save. Without a surgeon it had been impossible. The Indian had died. And he had had those same spells of sickness—the sickness that was creeping over David again in spite of his effort to fight it off.

He had no very clear notion of the movement of Tara's body under him; but he knew that he was holding on grimly, and that every little while the girl called back to him, and he replied. Then came the time when he failed to answer, and for a time the rocking motion under him ceased and the girl's voice was very near to him.

AFTERWARD motion was resumed. It seemed to him that he was traveling a great distance—altogether too far without an interruption for sleep, or at least a rest. He was conscious of a desire to voice a protest—and all the time his fingers were clamped in Tara's mane in a sort of death-grip.

And in her breast Margo's heart was beating like a hunted thing, and over and over again she sobbed out a broken prayer as she guided Tara and his burden through the night: from the forest into the starlit open; from the open into the thick gloom of forest again—in and out of starlight and darkness, following that trail down the valley. She was no longer thinking of the rock mountain, for it would be impossible now to climb over the range into the other valley. She was heading for a cabin—an old and abandoned cabin where they could hide. She tried to tell David about it many days after they had begun that journey, it seemed to him.

"Only a little longer, Sakewawin," she cried, with her arm about him and her lips close to his bent head. "Only a little longer! They will not think to search for us there, and you can sleep—sleep—"

Her voice drifted away from him like a low murmur in the tree-tops—and his fingers still clung in that death-grip to the mane at Tara's neck.

AND many other days later they came to the cabin. It was amazing to him that the girl should say:

"We are only five miles from the Nest, Sakewawin, but they will not hunt for us here. They will think we have gone farther—or over the mountains!"

She was putting cold water to his face; and, now that there was no longer the

"'Wake, Sakewawin—wake, wake! Oh, my God, you must wake!'"

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"We are only five miles from the Nest, Sakewawin, but they will not hunt for us here. They will think we have gone farther—or over the mountains!"

She was putting cold water to his face; and, now that there was no longer the rolling motion under him, he was not quite so dizzy. She had unrolled the bundle and had spread out a blanket, and when he stretched himself out on this, a sense of vast relief came over him. In his confused consciousness, two or three things stood out with rather odd clearness before he closed his eyes, and the last of them was a vision of the girl's face bending over him, and of her great starry eyes looking down at him, and of her voice urging him gently:

"Try to sleep, Sakewawin—try to sleep—"

It was many hours later when he awoke. Hands seemed to be dragging him forcibly out of a place in which he was very comfortable and which he did not want to leave, and a voice was accompanying the hands with an annoying insistency. He opened his eyes. It was day, and Margo was on her knees at his side, tugging at his breast with her hands and staring wildly into his face.

"Wake, Sakewawin—wake, wake!" he heard her crying. "Oh, my God, you must wake! Sakewawin — Sakewawin — they have found our trail—and I can see them coming up the valley!"

To be concluded next week

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Investments for the Middle-Aged

By ALBERT W. ATWOOD

THIS article is intended for middle-aged men and women, and for those who are willing to admit they are elderly or becoming so. I have written a good many pieces for young men and a number directed at the younger members of the other sex. Finance, like so many other things, is often partial to the youthful.

To be specific, this article is aimed directly at two women who live in little Massachusetts villages, and at uncounted thousands of their sisters. These two women have written to this magazine, and their letters are intensely human documents. They both appear to be unmarried and middle-aged. Here are extracts from their letters:

Strange to say, a year ago I was advised to leave what little money I had in the bank at 4 per cent, although the banker knew my circumstances. I have $2,000, and I thought if I could invest some of it so I could get more interest, how much it would help me later on, as I have to depend upon myself. What would be best for me to do?

Some time ago I lent all I had, $500, to a man in the piano business on a note at 10 per cent. For a short time all went well. I got my interest, but lost the principal. It was all I had. I am a woman past middle age and in good health. I have no one to go to for advice. The party who got me to invest my $500 does not know me now. I had intended to go to the hospital for treatment, but haven't enough money now.

But I have managed to save a few dollars, and inclose two advertisements I cut from a daily paper. I would like to put my money into something where it would increase a little faster. I am afraid to venture, but the motor stock especially looks pretty good. I have only enough to put me in a home for aged people. If I am obliged to go I must be careful, or it may be the poorhouse or the cemetery.

Buy an Annuity

OF the two stock offerings inclosed in this woman's letter, one is that of an oil company that comes as near being stocked as anything out of jail. Promoters have been frantically selling this stock for ten years, and no one has yet heard of its paying a dividend, or even of any oil coming from its wells. The other stock is that of a new motor-truck promotion which is an outandout speculation, and of course not suitable for a woman possessing a few hundred dollars.

There seems to be only one reply to the first letter, and it will probably do for the second. For a man or a woman past middle life, depending upon their own efforts, and with only a small or moderate sum to invest, an annuity is the safest investment. Practically all large life-insurance companies sell annuities, and their safety is absolutely beyond question. At age sixty the return on any given sum is about 8 or 9 per cent. a year, and this the company pays *as long as the purchaser lives.*

The rate is much higher when the annuity is purchased by older people. Nearly all companies sell cash-refund annuities, that is, if a person dies before the entire investment is returned to him, the remaining portion goes to the heirs. But of course the income on this form is lower than on the straight annuity.

Favorable Rates in Massachusetts

THANKS to Louis D. Brandeis, now a justice of the United States Supreme Court, the savings banks of Massachusetts sell to residents of that State old-age pensions, insurance, and annuities at unusually favorable rates. I urge both of these middle-aged women to go to their local savings banks and get the figures, which are particularly favorable for annuities on very small sums, such as a few hundred dollars.

All of the savings banks in Massachusetts did not take up the plan; but a card addressed to the Secretary of the Savings Bank Insurance Commission at Boston will bring full details, including the names of the banks nearest to the towns where the two women live that sell them.

Of course, money can be invested safely enough at 6 per cent., either in mortgages through a reliable dealer, or by distributing it among a large number of preferred stocks of established companies of the general type of American Sugar, United States Steel, and International Harvester. Any responsible broker will pick out a score of industrial preferred stocks on the Stock Exchange, the interest upon which is secure. By distributing the $2000 among twenty single shares, or even among eight or ten, the danger of loss is reduced to a minimum.

A higher rate than 6 per cent. can not be suggested under the circumstances, and probably an annuity would be the best investment in both cases, unless perhaps in the second, where a lump sum may be necessary to get the inquirer into an old ladies' home.

Free Booklets that You May Have for the Asking

Announcements have been made to which our readers wondering the magazine may have any or all of the following booklets on request.

White, Weld & Co., 40 Exchange Place, New York, are preparing a list of Standard Oil stocks have paid no dividends recently to warrant making large profits on stock dividend. Ask for 23-E, describing booklet explaining the Twenty Payment Plan.

The partial-payment method of saving and investing is interestingly described in Booklet L-2, "The Partial Payment Plan," which will be sent to any applicant by Sheldon, Morgan & Co., members New York Stock Exchange, 61 Broadway, New York.

The American Investor is a monthly magazine of financial and timely interest. The publishers will send a complimentary copy to any one interested in making sound investments. Address Department 12, 30 Pine Street, New York City.

The Citizens Savings & Trust Co., of Cleveland, Ohio, will gladly, for our readers, upon request, Booklet P, which contains some very interesting information on banking by mail.

The Odd Lot Review is a weekly publication written in plain English, for investors who manage their own affairs. It undertakes to give a prominent place to small investment opportunities. Sample copies will be sent on application to the publishers, 61 Broadway, New York City.

A schedule of approximate dividend dates of stocks listed on the New York Stock Exchange will be sent by Hornblower & Weeks, members New York Stock Exchange, 42 Broadway, New York. The firm will also send their booklet on Odd Lots, outlining their Investment Payment Plan, on request.

The stability of earnings of electric and gas companies, when grouped to form holding companies, is shown by graphic chart, covering the period of ten years from 1906 to 1915 inclusive, in a 64-page booklet containing 150 photographic views of Standard Gas and Electric properties, which will be sent by H. M. Byllesby & Co., members New York Stock Exchange, Chicago, and Trinity Building, New York, N. Y.

Any one interested in the Motor Stocks should write to E. W. Lattner & Co., 111 Broadway, New York City, for their booklet E. W. S. This describes a Partial Payment Plan for the purchase of all Curb and Stock Exchange Securities, which they will send on request.

Williams, Troth & Coleman, Investment Securities, 60 Wall Street, New York, offer public utility preferred stocks, yielding 6 to 7 per cent., and conservative stocks with enhancement possibilities. The offering is outlined in "Current Letter D," a copy of which will be supplied on written request by the above named firm.

In their booklet "How," E. F. Combs & Co., 120 Broadway, New York, describe a small payment plan for the purchase of bonds in denominations of $100, $500, and $1000, which enables investors to take advantage of current rates without increasing the cost of the bonds.

Five mortgage buyers will be interested in the Farmers' Guide, published monthly by the National Bond & Mortgage Trust Company, 2800 Lincoln Ave., Chicago, Illinois. The Guide is sent free. Write and ask them to put you on the mailing list.

Five steps of the Unlisted Securities Review and Circular 66 will be sent on request by Hunter, Love & Co., 42 Wall St., New York. The first is a list of bankers in or near the city of New York. The Review contains suggestions for investment, as well as list of 23 unlisted stocks with their quotations, dividend rates, etc.

"The Partial Payment Plan," booklet B 33, describing how you may purchase stocks and bonds, will be sent upon request to any one interested in the subject. Address John Muir & Co., 61 Broadway, New York City.

A special booklet on Motor Stocks, giving full financial data of the important companies, with other valuable information, has been issued for free distribution by Hunter, Andrews & Co., dealers in investment securities, 108 S. La Salle St., Chicago, Ill.

Mr. Atwood has written a financial booklet—"Making Your Money Work for You," especially for our readers. Write him at 30 Madison Avenue, New York, inclosing four cents in stamps, if you want a copy.

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